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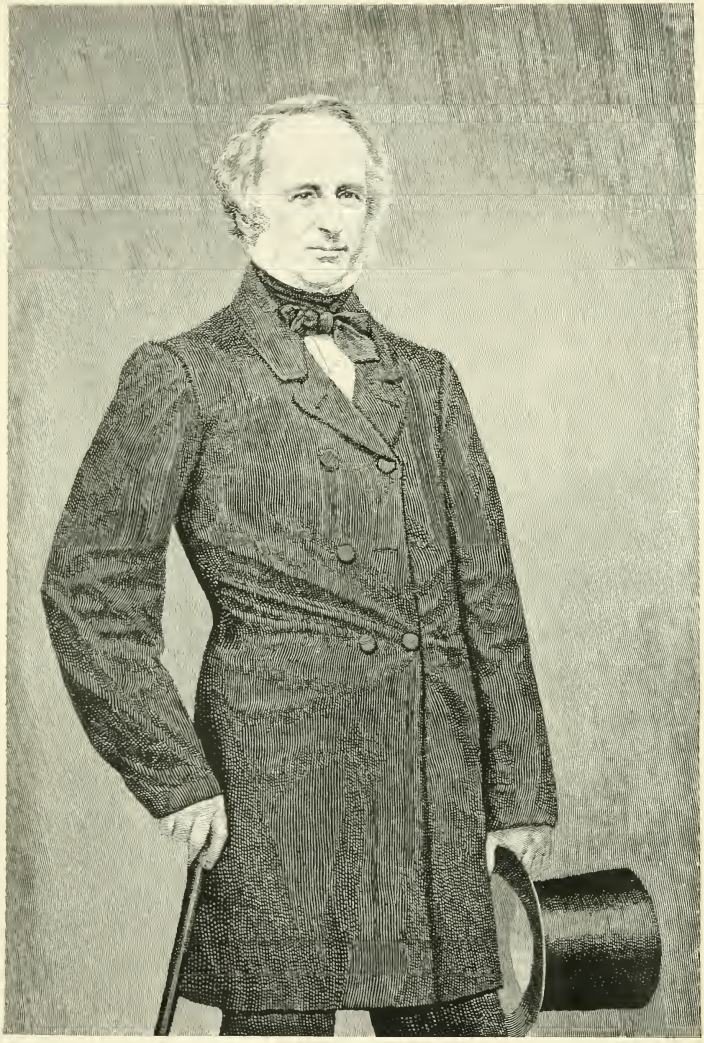

CORNELIUS VANDERBILT.

(From a portrait by Brady.)

MEN OF ACHIEVEMENT

MEN OF BUSINESS

BY

WILLIAM O. STODDARD

NEW YORK
CHARLES SCRIBNER'S SONS
1893

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PREFACE

THE road to success in business is not a narrow, hedged-in highway. It is not even one road, but many pathways, each of which may be followed across the great field of life, if entered by the type of human character adapted to it. The types are varied, and often they are blended. Any profitable study of them, however, can be best performed by selecting a few distinct and marked examples. This has been attempted in a series of brief character sketches of eminently successful careers, each emphasizing some dominant trait. It has been deemed well to employ the portraits of the living as well as of those whose work is finished. It is somewhat like a gallery, therefore, in which are presented likenesses of the warrior, the statesman, the diplomatist, the artist, the pioneer, the adventurer, the inventor, the explorer, the organizer, the foreseer, and other types of business men whose success is beyond dispute.

The materials for these biographical studies have been obtained, as far as possible, from original sources, including valuable data never before printed. With a large majority of the men selected, the author has been personally acquainted, and has drawn them from the life.

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He has done so in the belief that each of these business careers, presented in outline, contains invaluable lessons for those who are willing to take them, and also that there is no more honorable, useful, enjoyable path in life for young ambition than that of the American business man.

WILLIAM O. STODDARD.

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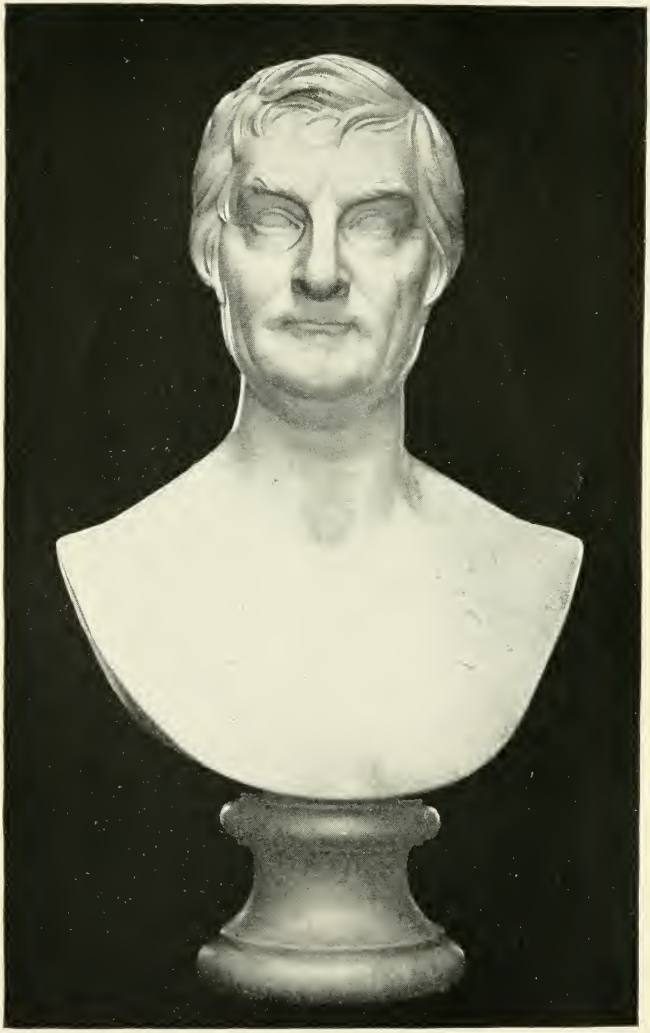


John Jacob Astor.

MEN OF BUSINESS

I.

JOHN JACOB ASTOR.

The long romance of the world's commerce is like a picture-gallery. The earlier pictures are oriental, but the gallery leads westward. Here and there, at intervals, there are striking changes in scenery, races, costumes, and merchandise. Instead of being a record of commonplace money-getting, it is full of wonderful stories of dreams which the dreamers undertook to realize. They went out through the Mediterranean in the galleys of Tyre and Carthage, and they sailed down the Red Sea, no one knows how far, in the ships of the merchant king Solomon. The dreamers were mostly mere boys, full of the hot enthusiasms of youth, but few of them ceased from their fascinated gaze into the future, the distant, the new, until age and the end drew the curtain before their eyes.

One of these visionary boys, who could not stay at home nor be contented with surroundings which had satisfied his ancestors, accomplished remarkable things. Among others, John

Jacob Astor won a fortune, founded a family, aided in the earlier stages of the growth of a city and a nation, and left behind him ideas which were to be fulfilled in the third generation.

He was the fourth son of the highly respectable village butcher at Waldorf, near Heidelberg, Germany, and several members of the family had already exhibited unusual ability and enterprise. The generation to which he belonged (he was born July 17, 1763) had shown even more than had its predecessors that vigorous vitality which has enabled the old German stock to do so much both for the Old World and the New.

There were schools in Waldorf. German youths of good families were by no means brought up in ignorance. There were facilities for higher education not altogether out of reach; but these were to be sought, as a rule, by those who looked forward to lives of professional scholarship. Most avenues for advancement were shut by caste and privilege, and the old order of things, from aspirants unsustained by wealth or hereditary rank. The Waldorf horizon seemed very limited to the eyes of a boy who felt that he was capable of better things than supplying sausages and the like to a frugal and unambitious neighborhood. It was indeed a quiet place; but, as the boy grew older, its stillness was continually broken by war news, the reports of battles, stories of the sharp, sanguinary struggles which marked the last quarter of

the eighteenth century. There was a beginning of varied activities throughout Europe, and especially in Germany, from which wonderful fruits were to come in the first decades of the next century. There was to be a vastly changed condition of things after the long convulsions of the Napoleonic wars, but very little that was new could as yet be seen in Waldorf.

Young Astor was a thoughtful boy, a reader of books, with literary tastes which were one day to find expression in a form that is enduringly useful. At the same time he was full of a fire of adventure which utterly forbade his contenting himself with the seemingly tame successes of scholarship. It was well for him that against this fire contended an uncommon degree of sturdy German prudence. His phenomenal motive power required, and was provided with, a remarkably heavy balance-wheel.

Remaining in Waldorf was out of the question for such a boy, and, at sixteen years of age, he was on his way to London. There might have seemed something chimerical in the idea of adding one more human atom to the swarms of an already crowded hive; but the mere means of earning a living had been made ready for him. An uncle was a member of the firm of Astor & Broadwood, manufacturers of pianos and other musical instruments, and Henry Astor, an older brother of John Jacob, was already in the employ of that concern. Under the name of Broadwood & Co. it afterward attained wide reputation and importance, but at this early date

its business was limited. It could offer no prospect whatever for the future of a very ambitious young adventurer from Waldorf. It could give him something to do, for a while, however, and he could learn lessons in business, acquire the English language, hear all the news that came to London, grow taller, stronger, and make up his mind as to the direction of his next step forward.

The arrival in London was made at a time when the thoughts of all England, and indeed of all Europe, were concentrated upon the changing fortunes of the war for the independence of the British colonies in America. Very little was known, even in England, of the real state of things in these colonies; but before the eyes of the Old World monarchies a young republic, unlike any that had been seen before, was fighting its way into life and a place among nations. All the young men on that side of the Atlantic were taking sides for or against the western phenomenon, and the fact that they did so changed the future of the world.

Nevertheless, if any youthful resident of London had in his mind a dream of adventure in the New World, he was compelled to wait for the day of its realization, since all the seas were held by the vigilant cruisers of Great Britain. At last, and almost unexpectedly, the long war came to a close, and commercial communication with America was imperfectly opened in 1782. It was by no means safe or regular until long after the formal declaration of peace, in September, 1783; but in the summer of the latter year

it was understood that emigrants from England would have a fair prospect of landing in America. It was only a decent probability as compared with the Atlantic ferry service of the present day, and not a large number were found with sufficient courage to take the risk.

Among those who were ready was young Astor, now a stalwart young man of twenty. The ship which carried him sailed for Baltimore at a date when the British fleet and army still lingered in possession of the city and harbor of New York. As to definite plans or purposes, he could fairly have said that he did not have any. He had left London behind him, and there was a new hope thrilling him as he looked westward, but that was all. England, exhausted by long wars and all but crushed by taxation, was having exceedingly hard times, and there was nothing lost by getting away from her. It was said that the colonies also were in a bad condition; but they seemed to offer a continent, not a mere island, for a boy to become of age in.

It was a long, slow, tedious sailing voyage, but it had better fortune than many another that was undertaken during the perilous summer of 1783. The ship suffered no molestation from cruisers, nor from privateers, and her passengers saw nothing of the pirates which were then the grisly terror of the high seas. The passage was not even notably stormy, but it was nevertheless eventful for John Jacob Astor. On board the ship was a furrier from America, with whom an acquaintance was formed during the dull days

of tacking westward. His previous experiences had made him well acquainted with all the ins and outs of the adventurous calling which supplied his stock in trade. The whale-fishery itself could not supply more materials for quarter-deck yarns than did the winter tramps of the trappers among the red men of the American wilderness. He could tell, too, of the haunts and ways of fur-bearing animals, and he knew the prices paid for raw furs and the profits to be made in preparing these for European markets. Much information was also given, incidentally, concerning the claims and exactions of the British Hudson's Bay Company and the probable changes which would follow the establishment of the independence of the United States, with a boundary along the old Canadian and great lakes line. It was evident that New York City, as soon as its British garrison should leave it, would hold a very excellent position with reference to the fur trade of the future, and a new idea of the life before him grew in the fervid imagination of the young German.

It was true that he had no capital with which to start in the fur business. He knew nothing at all about handling furs. Slowly and with difficulty he had hoarded the money which had paid his passage, and he now had with him on the ship nothing but a small invoice of flutes and other musical instruments, which he hoped to sell in America on commission. This business he still proposed to do, but only as a stepping-stone, for he saw that his other enterprise would require

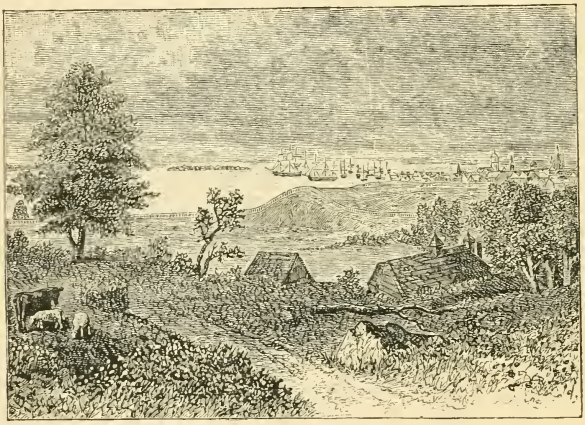
both patience and a kind of technical education. As soon as possible, after landing in Baltimore, he worked his way, economically, to New York, and it was a pretty long journey then. Good care was taken for making honest returns to his principals in London, so that they were afterward glad to continue business relations with their American correspondent. Exceedingly distinct, indeed, was his idea that he was now an American, and that he had come to build up with the expansion of the new republic.

On reaching New York he found all that the war had left of the young city still suffering under the long palsies of a semi-besieged garrison town cut off from trade, year after year, and destitute of manufactures. It was a forlorn place, excepting for its evident natural advantages. As for the country at large, the old colonies were now States, but not yet a Union, and the new government was anything but firmly settled. There was almost no money in circulation, and trade was reduced, mainly, to its primitive form of barter.

The interior of New York State, very recently redeemed from the savage domination of the Iroquois, was an exceedingly rich fur-bearing region, and its red hunters and trappers were no longer the allies or agents of the Hudson's Bay Company, however diligently that corporation might thenceforward compete for their peltry. It had by no means consented to give up its hold upon its old channels of supply from within the American frontier, however. All along the bor-

der and the lakes, to the fort it had built at the foot of Lake Michigan, it maintained strong posts, garrisoned by British troops, which it refused to surrender until thirty years later, and at the end of another war.

Astor found a furrier in New York, a Quaker, to whom he hired himself for such wages as he could get, that he might earn a livelihood while



New York when Astor first saw it.

picking up the trade. He was serving a hard apprenticeship, with a fixed determination of becoming a master and something more. He worked on, patiently, all the while acquiring stores of general information concerning the fur geography of the American interior, its Indian tribes, its trappers and traders and their ways. By rigid economy and by some small trading of his own he made out to lay up a little money

while learning how to buy and handle furs. He had very moderate help, too, from his intermittent relations with the musical-instrument business, although there was little enough to be done in that line in New York during the first years of its poverty after the War of Independence.

The business and finances of the entire country were still in a terribly unsettled condition when John Jacob Astor was at last able to open a little shop, on Water Street, begin to buy furs on his own account, put them into marketable shape, and dispose of them as occasion might offer. The national government itself seemed still upon a doubtful basis. There was no banking system, State or national. The flag of the republic with difficulty maintained its uncertain position on the seas. Commerce could be carried on only at great risks, for the Old World itself was in an uproar, with only occasional spasms of treacherous peace.

Means of transportation and communication with the interior were slow and insecure. The best types of conveyance were furnished by a North River sloop, a Mohawk Valley wagon, and a train of ponies connecting, when obtainable, at the western end of the route. Beyond the ponies were the red men. With these, tribe after tribe, there was a kind of peace which any man venturing among them could maintain and trust according to his own personal qualifications for dealing with them. Traders whose lack of courage, integrity, or knowledge of Indian nature, unfitted them for dealing with the awful

uncertainties of forest traffic, were now and then seen to enter the woods, never to return. Mr. Astor was not lacking in either respect, and, during successive years after his small beginning, the shop on Water Street was at times shut up, or only occupied by an assistant able to inform inquirers that its master was away in the western wilderness or the northern mountains.

Wherever his daring and arduous ventures carried him, he continually found his operations hindered, hampered, often defeated, by the open competition or the secret and dangerous machinations of the agents of the Hudson's Bay Company. He learned, as the nation itself was learning, that the first treaty of peace with England had not secured a definite frontier on the north, nor a trustworthy opening to the commerce of the great lakes, the West and the Northwest. Through all he was forming ideas of his country's political future, the breadth and soundness and forecast of which indicated the mind of a statesman rather than the keenness of a mere trader.

Concerning all the great regions beyond what was still regarded as the hunting-grounds of the Iroquois, Hurons, and a few other tribes, little was known. The men, of all sorts, with whom Mr. Astor was dealing, were as yet the only explorers; but from them he gathered information with which he was able to put into shape, gradually, his dreams of future enterprises. It was seen that these must wait, for the greater

part; but money enough had now been accumulated for another step forward as a merchant. This was a voyage to England, to form better business connections. The most important of these were to be made with houses in the fur trade, but he did not, even now, surrender the very first connection he had formed after setting out from Waldorf. It is an interesting exhibition of the peculiar tenacity of his character that, while in England, he arranged with Astor & Broadwood to become their agent in America, besides receiving consignments of similar goods from other concerns. On his return he opened a suitable salesroom and became the first regular dealer in musical instruments in the United States. He did not on this account give any less attention to his other undertakings, and these were reaching out, in several directions, beyond the fur business. An exceedingly important part of them was growing the more rapidly because of the expansion of one of the peculiar national industries. Nowhere else could wooden sailing-vessels be built so cheaply, and American shipwrights were earning the highest reputation for the speed and stanchness of the craft they were launching. The prize to be won was the carrying trade of the ocean, and Mr. Astor was one of the pioneers of the American shipping interest. He not only bought or chartered vessels to carry his own furs, with whatever additional freights could be obtained, but the character of the return cargoes, and his management of them, speedily entitled

him to a high rank among the successful merchants of New York.

While keeping fully abreast of the swift march of progress in this direction, there was yet another field in which he was presenting a different phase of his business capacity. The willingness to take risks which startled other men, and the enthusiastic faith in the future which seemed to spur him forward, seemed in him entirely consistent not only with habits of personal economy, but with the most sagacious keenness in the employment of surplus funds. He was singularly well acquainted with the character and resources of every noteworthy resident of Manhattan Island. He was therefore better prepared than other men to do a great deal of the only kind of banking business which, for a time, the condition of affairs permitted. In so doing he became an important helper of many other business men, and it was said that he rarely lost money by lending it. If his profits were considerable, that is one of the well understood results of judicious banking.

Mr. Astor was now a married man, and he was fond of saying that although Sarah Todd brought him only three hundred dollars of dowry, she brought him also the best business partner that any man ever had. He was, however, the possessor of large wealth, for those days, before he and his wife thought it needful to take a dwelling separate from their place of business. Mere display or ostentation formed

no part of their ideal of earthly happiness, then or afterward, and there was even something of political principle in his own leaning toward republican simplicity. It was inevitable that such a man should exercise a wide influence, socially as well as financially, and he was vigorously patriotic.

In the year 1800 there was no other business man in New York who was rated at the huge sum of a quarter of a million of dollars. It was truly a tremendous capital with which to begin the business of the nineteenth century, and it was a good time for taking a long look ahead. The politics of the day, and any forecast of the great events which might be expected by such a man, but not yet by the mass, were in close relation to the business plans of America's foremost merchant. Upon the sea, American ships were as yet by no means secure, for the maritime laws of nations were but loosely interpreted and American commerce had outgrown any efficient watchcare of the infant navy of the United States. On land, our entire northern frontier was dominated by British posts and forces, no less than five considerable forts within the American lines being still held by British garrisons, in hardly concealed alliance with the Indian tribes. These constituted a barrier not only to the fur trade but to the general settlement of the country.

The Mississippi was our western boundary, and all beyond was French territory. The southeastern boundary was in doubt, but Florida

was Spanish, if the border could be ascertained. An unknown vastness on the Pacific coast and in the middle of the continent was also Spanish. We were a power of the Atlantic slope only, as yet, but American settlers were pushing rapidly into the Ohio country, and there were vague rumors of mighty changes soon to come. In 1803 all men were startled by the sudden success of President Jefferson's daring plan for the purchase of the Louisiana territory. It was Napoleon's blow at England, given almost in desperation, but it at once extended the northern frontier of the United States across the continent to a much disputed point on the shore of the Pacific Ocean. It was somewhere away north of the mouth of the Columbia River, but there were only vague ideas extant of the course and character of that exceedingly distant stream. There was said to be but one good seaport south of the Columbia, and the bay of San Francisco was Spanish, as it was afterward to be Mexican.

Mr. Astor's dream of his country's future had long since been busy with the addition which had thus been made. He knew more than other men concerning the wilderness beyond the Mississippi and of the great northwest country. It was rich in furs now, but it was to become a settled country and be cut up into States, and across it was yet to be a highway which would realize the wild ambition that led Columbus across the Atlantic. The new path to Asia was to be by way of the United States and the Pa-

cific. The time was not yet ripe, but, during several years which followed, Mr. Astor was the head and front of the growing opposition to British encroachments on our northern frontier. At the same time, his commercial interests were increasing and brought him into frequent colli-

Choteau's Pond—now in St. Louis.

sions with another phase of the overbearing policy of England. Her course with reference to the rights of American ships and seamen became more and more difficult to endure as the keels laid in her lost colonies multiplied upon every sea and took from her a larger and larger share of the carrying trade of the world.

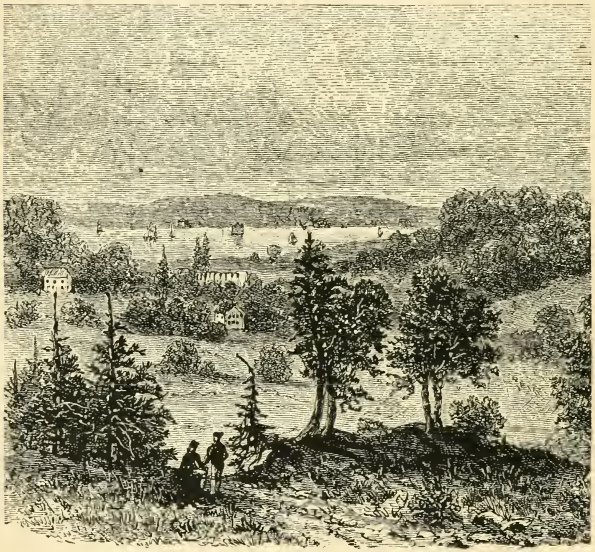
Mr. Astor's forecast was shrewdly manifested in another direction. New York had not yet, by any means, established her position as the greatest commercial centre of the New World. Other cities were proposing to rival or surpass her. Only a part of the lower end of Manhattan Island was as yet required for business purposes, and most men seemed to believe that the remainder might be occupied as villas and farms for generations. Not so did Mr. Astor. Whatever capital could be spared from other operations, he continually invested in real estate, a little outside, for the greater part, of the ideas of other buyers. Some, indeed, was for immediate improvement and he built upon it, but more belonged to the city of the future which his prophetic eyes were looking at. In this as in other parts of his widening plans, there was no haste, nothing which he himself considered speculative, but only the onward march of a settled policy based upon his perceptions of the sure development of the town he lived in. It was a policy so clearly outlined and so firmly fixed that it became a recognized part of the inheritance which he at last handed over to his children.

The merchant-statesman had fully developed his ideas concerning the new West, by the year 1809, and he warmly urged them upon the government of the United States. The old frontier, he said, must now be made thoroughly American, and must be guarded by American forts and lake-cruisers, as far as the foot of Lake Michigan. From that point, by a route ascertained by ac-

tual survey, there should be a chain of posts, protecting traffic and immigration, all the way across the continent, to the mouth of the Columbia River. From thence an American line of ships should connect with Asia, one of the Sandwich Islands being secured as a half-way station. He himself, at once and single-handed, set out to found the new seaport town at the mouth of the Columbia River. Read in the light of subsequent achievements, Mr. Astor's project offers something like a measure of the luminous brain in which it was originated. So does the courage with which he undertook to carry it out, under the most discouraging circumstances. Long before the overland stages ran, or the railway and telegraph were thought of, the work they were to do had been laid out for them. The Pacific Mail steamships of to-day make precisely the use of the Sandwich Islands that was assigned to them in Mr. Astor's Asiatic line, but they sail from a port which was not then American.

The "War of 1812" broke rudely in upon the efforts, begun the previous year, to carry out the Columbia River scheme. It was a war in the direct line of Mr. Astor's entire policy, but compelled its temporary abandonment. It was also a war singularly marked by civil and military blunders, but which, nevertheless, accomplished the purposes for which it was begun. At the end of it, American ships and sailors were free, and the northern frontier was forever clear of encroachments, with the great lakes opened to

the future of American commerce. While hostilities were still going on, the country suffered unduly. It was not yet of age, in years, it was very poor in purse, and it had very little credit. Mr. Astor, however, had entire faith in the securities of the United States and invested in them



Harlem Plains.

heavily. The subsequent advance in price of all the purchases he made at war-time rates, much more than reimbursed him for his many losses occasioned by the war, in a kind of political financial justice.

After the return of peace the Northwestern scheme was not at once taken up again. It

could not be, without direct and liberal co-operation by the national government, and some of its topographical and other difficulties were better understood than at an earlier day. Mr. Astor's interest in Asiatic commerce continued, however, and his commercial operations expanded after the war. The growth of New York City was already more than justifying his earlier purchases, and he was now reaching out yet further and was buying land which had been mere pasture when he opened his first shop on Water Street. He was a builder as well as a buyer, with a very clear conception of the kind of structure required for immediate occupation in any given locality.

As the first quarter of the nineteenth century drew to a close, Mr. Astor began to feel that his time for new enterprises and daring adventures had naturally passed away. While still maintaining a keen supervision of his affairs and directing all things with a steady hand and almost unerring business judgment, there were many things which could now be safely left to others. The very nature of his investments made them easier of administration. Without prejudice to any financial interest, therefore, more time could be given to books, to literary friends, and to a watchful study of the manner in which events were fulfilling the most extravagant dream of his youth. It was a rarely exceptional accomplishment of a penniless boy's ambition, but there had been in it very little of the element which takes the name of chance or fortune.

There had been exhibited, on the other hand, great personal courage and endurance, accompanied by long patience. It is not easy, now, to couple the idea of youthful dash and daring with even the earlier days of such a career as his, but it was there, in a degree only surpassed by the sagacity and the known integrity which enabled him to deal equally well with red Iroquois, New York business men, or the mercantile houses of Europe and Asia. The result accomplished was led up to along plainly marked lines, by the working of distinctly readable forces. Especially is it notable that the ever-present spirit of adventure, ready for taking risks, was at no time changed into the spirit of gambling, the feverish rashness which so often sacrifices the future to the present.

Mr. Astor's benefactions were many, but he said no more about them than about his other business affairs. Those that are known evince his characteristic of building thoughtfully upon matured plans. One of them was an asylum for poor children in his native village of Waldorf, which he endowed with $50,000. It was a kind of memorial of his own boyhood, given to the children poorer than himself with whose needs he had been acquainted.

For the city to which he had been led, after leaving Waldorf, by way of London and Baltimore, Mr. Astor provided something altogether new. There were already public libraries, here and there, in America, better or worse, and none of them of a high order of merit. The literature

of the country was in its infancy, but it gave promise of fruitfulness. Americans might yet write readable books, some said, but Mr. Astor's habitual forecast began to deal with the needs of the men and women who were to write. There was a long and careful study of the subject, and there were many consultations with eminent scholars and literary men, including near personal friends like Irving and Halleck. The idea that grew was that of a library for literary workers especially, and for all readers incidentally. It should be a perpetual servant of American bookmaking, for even Mr. Astor could hardly have foreseen its usefulness to a periodical literature yet to be created. It was, however, for a condition of things not yet existing, but clearly foreseen, that he invented the library bearing his name.

The very locality selected for it was well uptown. It was among the dwellings of the rich, as became the dignity of its intended character, although these were before long to drift up the island, northward, like ships carried by an irresistible current.

For the fulfilment of his well-matured library plan, Mr. Astor made a cash devise of $400,000. Of more than equal value was the fact that its future usefulness was made one of the inherited ideas of the Astor family, for another of the dreams of the Waldorf boy had been realized, and he had founded a "family." At his demise, March 29, 1848, his estate was estimated at a then present valuation of only twenty millions; but its

nature was such that its future was inseparably bound up with that of the city. Its subsequent history tallies closely with that of the country with whose birth it began, and whose first stages of growth Mr. Astor served so well, as a pioneer-merchant-statesman. In studying the record of his career it becomes easier to separate the idea of statesmanship from that of office-holding, and to perceive that some of the greatest, most far-reaching public services may be all the while performed by lives which have apparently been given to the accomplishment of success in business.

II.

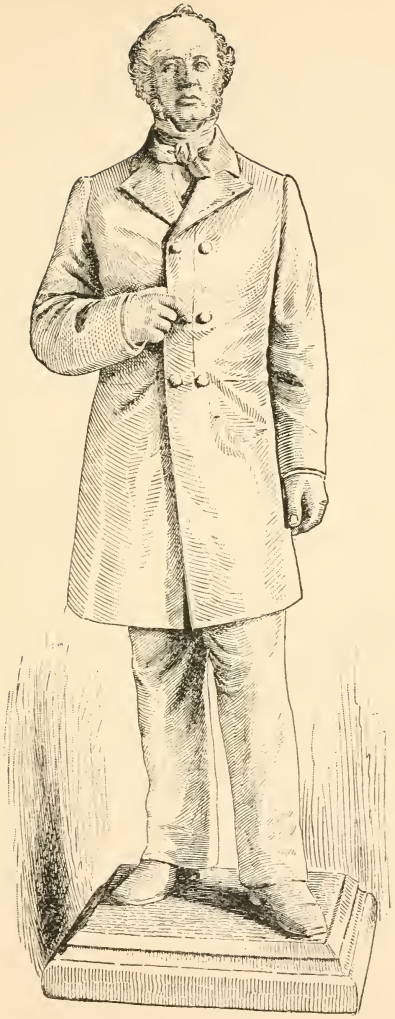
CORNELIUS VANDERBILT.

THE ancient idea that war is the normal condition of the human race has been put away only so far as the relations of states and nations are concerned. These indeed are content, in this latter day, to maintain an attitude of armed peace which is itself an exceedingly costly warfare, consuming vast armies in fortified camps without sending them into actual battle. In other departments of human activity there is perpetual conflict. Business men of all occupations still speak of the season before them as "the campaign." In it they expect to meet with competition, and with the chances and changes of production, consumption, and finance, as with enemies in the field. The gathering and use of varied forces, the strategies of attack and defence employed, are often in striking correspondence with processes involved in the movements of armies. The larger and the more carefully studied may be the operations, the stronger appears the military likeness. At the close of each campaign, moreover, with its consequences of victory or defeat, there is apt to be a military illustration of the related doctrine of "the survival of the fittest."

During many years, a period which might be measured by one long business life, there was a little group of men in New York City whose membership attracted the eyes of the nation somewhat as did its statesmen and its generals. It was generally understood that they were constantly engaged in a warlike rivalry which frequently brought them into collisions, into trials of strength and skill, in the results of which large numbers of their fellow-citizens, if not all, had at least an indirect pecuniary interest. Whatever might be said of any of them, as speculators, financiers, money-kings, or the like, they and their ways were so discussed from day to day that other men became familiar with them, with even their faces and their dress and their habits of speech, almost as if they were personal acquaintances.

Towering among them, like Saul above his brethren, the most dramatic figure of them all, but without knowing it, was one tall, broad-shouldered, muscular form, which remained upon the field of battle after most of the others had passed away. In fact, it still remains, and cannot even yet pass out of the minds of men; for Cornelius Vanderbilt was in many respects the most remarkable man of business yet developed in the long, stormy fermentations of American business affairs.

He was born near Stapleton, Staten Island, N. Y., May 27, 1794, and was descended from Jan Aertsen Van der Bilt, a Dutch immigrant who came over from Holland about the year 1650, and settled upon a farm near Brooklyn.



Cornelius Vanderbilt.

Something like sixty-five years later, or in 1715, his grandson, the great-grandfather of Cornelius Vanderbilt, went over to Staten Island and became the owner of a farm near New Dorp. Here he became converted to the doctrines of the Moravians, which continued to influence the religious ideas of the family during several generations.

The type of character introduced by the early Dutch colonists and developed under American conditions has presented marked differences from its near neighbor and rival, or fellow-citizen, the New England Puritan stock. It has, however, in equal degree, the enterprise, the love of adventure, the fearlessness, the sturdy personal independence; for these were inherited from the heroic people who made the great history of the Dutch Republic.

The father of Cornelius was a farmer in moderate circumstances, but might have given his son something like an early, common-school education, if he would have taken it. He learned to read and write, whether he would or not, but that was the end of his consent to have anything to do with books. Arithmetic, in all its practical applications, came to him naturally; and as for geography, any map he cared to examine was transferred to his memory as if it belonged to the ins and outs of New York Bay or the Sound. He was hardly more than a child when he began his searching acquaintanceship with all of those coast-lines that he could get an opportunity of visiting.

It was, after all, a wholesome life for a boy to lead, with its boating and fishing adventures and its increasing knowledge of land and sea. The Staten Island farmers and their neighbors, like all islanders, were necessarily a semi-maritime people. Among them and those who from time to time drifted ashore, were old seafaring men, full of strange yarns and also full of varied funds of nautical information. It was a preparatory school, after all, for a boy who was yet to have so much to do with ships and shipping. His next lesson in life was one which at once gave him his bent and introduced him to the career in which his distinguishing work was to be performed. He was a handsome boy, tall and strong beyond his years, of a steady and resolute, but sometimes pugnacious temper, and with keen, restless dark eyes, which seemed to miss nothing between them and the horizon.

His father sent the produce of his farm, with some from other farms, to New York City, in a sail-boat of his own. It was a stout craft, built for safety rather than speed, for the waves of the Bay were sometimes rough sailing, but before long Cornelius proved himself so good a sailor that he was trusted to go and come by himself. He was the captain and often the entire crew of a vessel which carried freight, but was also willing to convey passengers. The produce carried was generally to be delivered for sale to market consignees, but there were exceptions, and occasions for the exercise of judgment. It was a business with "points" of its own to be studied

and perceived, and the Staten Island boy shortly obtained a thorough comprehension of his market, with its ups and downs, its over-sales, its scarcities, and its artificial "corners." He made ventures of his own, before long, and his operations were conducted so well that at the age of sixteen he became a ship-owner, that is, he bought and owned a better sail-boat than his father's. It carried freight as well, but it had more room for passengers, and these were increasing in number as the years went by. There was money in the business, and he prospered, growing taller and stronger while he did so. At eighteen, he not only owned two good boats, handled for him by hired crews, but was captain of a third and larger boat, commodore of a little line that made quite a figure in the trade and transportation of Staten Island. Here he kept his office and headquarters at the old farm-house, during one year more, but he was studying more extended enterprises. At nineteen, he married his cousin, Sophia Johnson, and moved to New York City, where he transacted business and made and kept his contracts with small reference to the fact that he was not yet of age.

Immediately the strong, deep mark of his business genius manifested itself. It seemed as if every line of water transit between New York and other ports, small or great, was already held, and some were apparently more than supplied, but young Vanderbilt had noted deficiencies. He began to plan for both traffic and freight between the city and several towns along the Hud-

son River and Long Island Sound. The days of steam were at hand, but had not arrived, and he planned and had built, according to his several requirements, boats, sloops, and schooners, upon the best and latest models for speed, capacity,

One of the Early Steamboats.

and comfort. He met with both encouraging successes and speculative losses. Nothing like wealth seemed to promise as yet, and before long there were greater and greater encroachments made by steam vessels upon the old time craft and their business. That, too, was a change for which he was getting ready, and he was only twenty-three years of age when he became captain of a

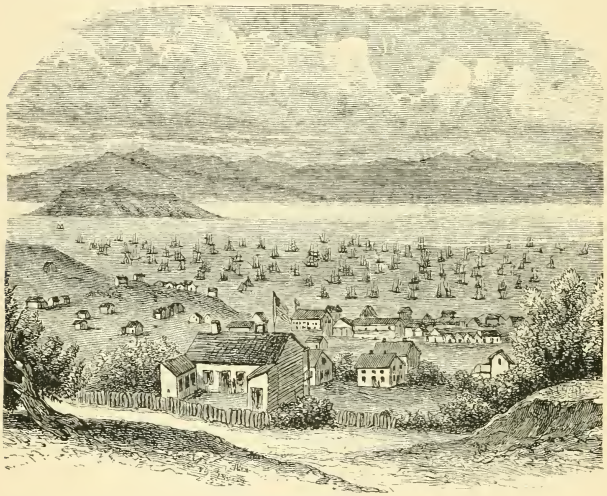
steamer running as a freight and passenger ferry-boat between New York and New Brunswick, N. J. During the twelve years that followed he was nominally at work upon a salary, but was all the while getting ahead, mentally and pecuniarily. He was able, therefore, in 1827, at the age of thirty-three, to lease on his own account the ferry between New York and Elizabeth, N. J. It was a promising line, but he at once made its promise of greater value by building new and improved boats for it. So well was his forecast verified by cash results that two years later, in 1829, he was ready to contract for new and larger craft with which to compete for the rich transport harvest of the Hudson River. There was but one road to victory, for his competitors were wide-awake men. It was necessary to offer the public something better than others gave them, and he did so, zealously hunting out every discoverable improvement in hulls, machinery, or outfit. Moreover, he was personally acquainted with the entire boating community, and knew how to select men for their work. The very principle upon which he was managing led him to make continual improvements in the human force in charge of his fleet. He was remorseless in dispensing with defective subordinates, continually, as if they were so many boats, replacing those who were unsatisfactory with something better adapted to the business in hand.

There were few millionaires in the United States in the year 1836. It was a time, too, of wide-spread financial distress, and business men

generally were losing money, rather than making any. All the more prominence, therefore, was given to a man who had acquired the fleet captain's title of Commodore, and was loosely estimated to be worth $500,000. This was probably much too high an estimate, and nearly the whole sum, larger or smaller, was invested in property which required constant activity to maintain its value. It was not large enough to enable its owner to maintain a war, campaign after campaign, over too broad a field, in opposition to powerful and capable antagonists. The Hudson River interest was therefore parted with to Robert L. Stevens, the Commodore restricting himself, for a time, to Long Island Sound and its growing requirements. The commerce of this great water-way had not yet been materially interfered with by railway competition, but anything like a mastery of it called for a further application of the fundamental principle of improvement, the best boats handled by the best men. If again and again weaker rivals were crushed by a persistent system of lower rates and better accommodations, the methods of the campaigns in which they were beaten were not injurious to the public interest.

The Commodore was now in a kind of general partnership with important concerns engaged in ship-building. Acting independently, of course, they understood and were prepared to meet his increasing requirements. When, therefore, in 1849, the California gold excitement broke out, with its sudden flood of feverish migration, he

was better ready than other men to seize the opportunity. He promptly placed steamers upon the Nicaragua route to San Francisco, and began to gather a golden harvest before any large amounts had returned from the placers. Four years later, in 1853, he sold out this part of his



San Francisco in 1848.

undertakings, upon what seemed peculiarly advantageous terms. He had toiled long, had accumulated wealth, and had determined upon enjoying a vacation. For this he had planned in a manner that was altogether his own. There were steam yachts, although not many, both in America and Europe, but he had built for himself, upon general designs of his own making, a vessel which he named the North Star. In her

construction, tonnage, and appointments, she surpassed any other steam yacht then in existence, and he sailed in her to the Old World, with his family and a chosen party of friends. It was a long pleasure cruise, during which he touched at many ports, and everywhere attracted and received marked attention. There were great ship-owning houses and corporations, the world over, but no other individual was "Commodore" of so large a fleet, owned and directed by himself. He was a kind of prince in the realm of sea-going transportation, and he was treated accordingly.

If this was to be regarded as the celebration of a business triumph, he returned to America to find a new war upon his hands, and he entered into it with vigor. The parties to whom he had sold the Nicaragua line were disputing the conditions of their bargain and were trying to evade its payments. It is possible that in the courts, or if he had been less of a fighting man, or with weaker resources, they might have succeeded. They might, at least, have obtained compromises. As it was, they found him at once re-entering the field as their competitor, and with a vastly better mastery of all the elements of that species of campaign. After a sharp, pitiless struggle, they were forced into bankruptcy and the victor retained possession of the field of battle. It was a prize worth contending for. During the eleven years that followed, his profits amounted to $11,000,000. He was not the richest man in America, but he stood among the foremost half dozen.

During a part of this period, a large share of the Commodore's energetic work was turned in another direction. England was then, although to a less extent than now, the mistress of the ocean-carrying business. The United States stood very near her—next in rank—but mainly with wooden sailing vessels. Only one important line of American steamers, the Collins, ran upon the Atlantic ferry. There had been signs of an approaching collision between England and Russia, and it was plainly to be foreseen that such an event would offer an American opportunity by a partial crippling of the English merchant marine. That France also was involved increased the probable opening, and the Commodore prepared to take advantage of it. His idea was a long campaign for the carrying trade between Europe and America, and he began it with the outbreak of the Crimean War, in 1853. Using whatever other ships he owned or could obtain, he built three new ones, the best and the swiftest, and established them as a line between New York and Havre. The Crimean War was ended in 1856, and before that time the English ship interest had more than recovered from its temporary disability. It was once more exceedingly difficult for any American line to maintain what was, for many reasons, an unequal contest. A mistake of generalship on the part of the Commodore himself, made it impossible. All great leaders make mistakes, and even the Commodore hastily overlooked the fact that to weaken any American line or the general resources of such

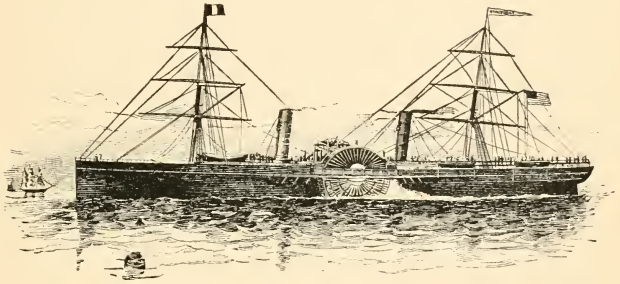
lines, was to strengthen the common enemy. The great English steamship interest was well known to be aided by Government subsidies, in one form or another, in addition to their many other advantages. The Collins line was maintained against them, narrowly, by its United States mail contracts. It was a fatal blow when the Vanderbilt ships proposed to carry the mails for nothing. The payment ceased; the Collins steamers shortly were withdrawn; the Commodore was left alone in the field. If he had won an apparent victory over an American rival, however, he had enabled his European opponents to concentrate against him, and they forced him to give up the fight.

Long before this, however, Mr. Vanderbilt's genius for transportation had led him to the careful study of another of the most obvious signs of the times. His own account books, and the reports of other steamboat men, told him how the railways were taking away the carrying business of the Hudson and the Sound. The latter was of less importance, but the rails parallel with the river reached on, westward, as far as the future of the country might build tracks for them, or provide freight and passengers. Nevertheless, these lines of transportation had been so managed that their record had been largely one of losses, and the prices of their stocks ruled low. As early as 1844, Mr. Vanderbilt began to buy shares of the New York and New Haven, then at a low figure, but he did so quietly, without attracting attention. It was not until the

close of the Crimean War, in 1856, that he was known to be drawing out from the steamboat lines on the Sound. In very nearly the same manner, if not quite so early, he acquired and steadily increased an interest in the New York and Harlem road, the shares of which were almost despised and neglected on the Exchange. He was biding his time and setting his capital free; but too much of it was yet invested in ships and steamers, and their management could not be neglected without disastrous losses.

It looked as if these had come to him, as to other American ship-owners, with the outbreak of the Civil War, in 1861. The commercial marine of the United States was indeed soon swept from the sea, and the carrying trade of the world passed into other hands altogether. At once, however, there was a war demand for such craft as could be fitted up as light cruisers, or could serve as transports for troops and army supplies. It does not appear that the Commodore at once availed himself of this market for vessels to any extent, but the spring of 1862 brought him an exceptional opportunity. The Monitor and the Merrimac fought their historic battle, in Hampton Roads, changing in a day the navies and naval warfare of the world. With the first news of the appearance of the Merrimac, however, and of the destruction of the United States wooden war-vessels, the patriotism of the Commodore took fire. His best steamship was the Vanderbilt, the swiftest, strongest, best appointed ship afloat, as he believed. She could, at least, run down the

Merrimac, armored or unarmored, even if both ships went to the bottom together. The experiment was never to be tried, although thenceforth the "ram" recovered its old Roman place in naval combats; but the Vanderbilt was made a present to the United States and performed other services of vast value. At the close of the war, in 1866, the patriotic giver received from Congress a vote of thanks and a gold medal, in



The Vanderbilt.

cordial recognition of his timely gift. It had indeed stimulated all other support of the national cause, and had strengthened the Government in its hour of need. There was afterward no expression of jealousy when it became generally understood that subsequent disposal of all his other available craft, by sale or charter, to the Government, had enabled Mr. Vanderbilt to permanently withdraw his capital from the water, with large profits, that he might reinvest it in rails and rolling stock. Only a year later, in 1863, he had upon his hands his first important railway

and Stock Exchange campaign, and he fought it out, through what seemed inevitable defeat, to a victory which opened the way to a long series of brilliant successes.

Owing to long-continued mismanagement and other causes, the stock of the Harlem Railroad was selling, in 1863, at only $10 a share. It was therefore easy for a man with millions of released capital to buy a controlling interest, but there were those who wondered what he could do with it, even as a Wall-Street shuttlecock. His lifelong policy, or principle, of development and improvement was not understood by mere speculators. Neither were they aware how silently and rapidly he was buying shares of the Hudson River road, in the neighborhood of $75 per share. His first movement was to obtain a charter for a system of New York City street railways, connecting with the road, including a line traversing Broadway. Up went the stock to par, and for a little while the enterprise looked well; but daring and skilful foes were preparing something very much resembling a night attack. Prominent Wall-Street operators entered into combination with controlling politicians and sold the stock short, or for future delivery, while the city government prepared to rescind the Broadway part of the new franchise, considered its greatest value.

The stock went down, down again. The franchise was reduced to narrower limits, and still the operators sold and sold, to push their supposed victim lower. What they did not

know was the fact that the opposing general was quite willing to risk his resources and was buying all they offered. He went on until the entire stock of the road was in his hands, and men who had contracts out for its delivery must buy of him. That their settlements were made, as it was said, "at two prices," was a matter of course, but the plans of the victor included a permanent increase of actual value as well as of selling price. His purchases had now given him control of the Hudson River road also, and he at once sent into the State Legislature a bill providing for the union of the two franchises. Here he was again confronted by the financial political clique of stock operators, led by some of the most acute and able men on the Street or at Albany. The stock had risen to one hundred and fifty when they began to "bear" it. Down it went, and they seemed to be making money and beating their too venturesome adversary all the way, until its price was lower than that at which he at the first began to purchase. He and his friends, however, were obligingly accepting all offers, until the outstanding short contracts covered twenty-seven thousand more shares than had ever been issued. There was a hot day on the Street when this fact came to light. It was even necessary for the Commodore, in order to avert a general panic, to settle with the associated "shorts" at an average price of $285 per share. His profits were enormous. The two roads were made one, and instantly began a searching reformation in every part

and department of their management. Mr. Vanderbilt assumed the presidency of the new corporation, with a nominal board of directors, who directed very much as if they had been the mates and crew of one of his old-time coasting vessels. Perhaps no other feature occasioned more surprise, from time to time, than did the minuteness of his knowledge of all the items of a railway construction account, and his determination to use only the very best appliances, of every kind. Allied to this was his rigid demand for discipline, fidelity, and efficiency in all the human part of his transportation service. In so doing he was rendering a vast and permanent public service, for it was a revolution which rapidly extended to all other American railways.

Mr. Vanderbilt's first purchases of New York Central stock had attracted no special attention, but his successive graspings of the river lines sent a spasm of alarm through the circle of financiers then in control of the railroads from Albany to Buffalo. They had held that important interest long, believed themselves firmly seated, but they dreaded the swift advances of this new railway king. He was a dangerous enemy to other kings, and they made the serious mistake of beginning a war upon him. They were not overwise, for they overlooked the ice-bound condition of the Hudson during all the winter months, when they made their arrangements to send down their heavy freights and as many as possible of their passengers to New York by water instead of by rail. It was

a war in which both shippers and travellers profited, and the roads did not, but it only lasted a year or so. The Commodore's new movement was ready with the winter of 1865. His friends and agents on the street were heavily short of New York Central stock, and the river was closed with ice, when he suddenly transferred the Albany terminus of the river roads across to the eastern shore, and refused to receive freight from the Central. Down went the market price of its shares, and the Vanderbilt interest not only profitably covered its shorts, but took also all the stock that was offered by the surprised and all but panicky holders. At the end of this campaign there was an assurance of peace in the future, for the winner controlled the rails from New York to Buffalo, and was arranging for another consolidation. In 1869 he was elected President of the New York Central & Hudson River Railroad Co. He had already been President of the Central since 1867, however, and there had really been but one road and one head, with a drastic process of reorganization, reform, reconstruction, and deeply searching improvement going on from hour to hour.

The reorganization of the financial structure of the consolidated roads involved an important feature which was then and afterward the subject of severe criticism. Mr. Vanderbilt declared that the existing stock did not fairly represent the property. Additional stock was therefore issued to holders, at the rate of one hundred and seven per cent. nominal shares to outstand-

ing shares of Central, and eighty-nine per cent. to shares of the Hudson River. In spite of this watering process the price arose to two hundred, so great was the general confidence in the new management, and so thoroughly was any existing "bear" interest defeated.

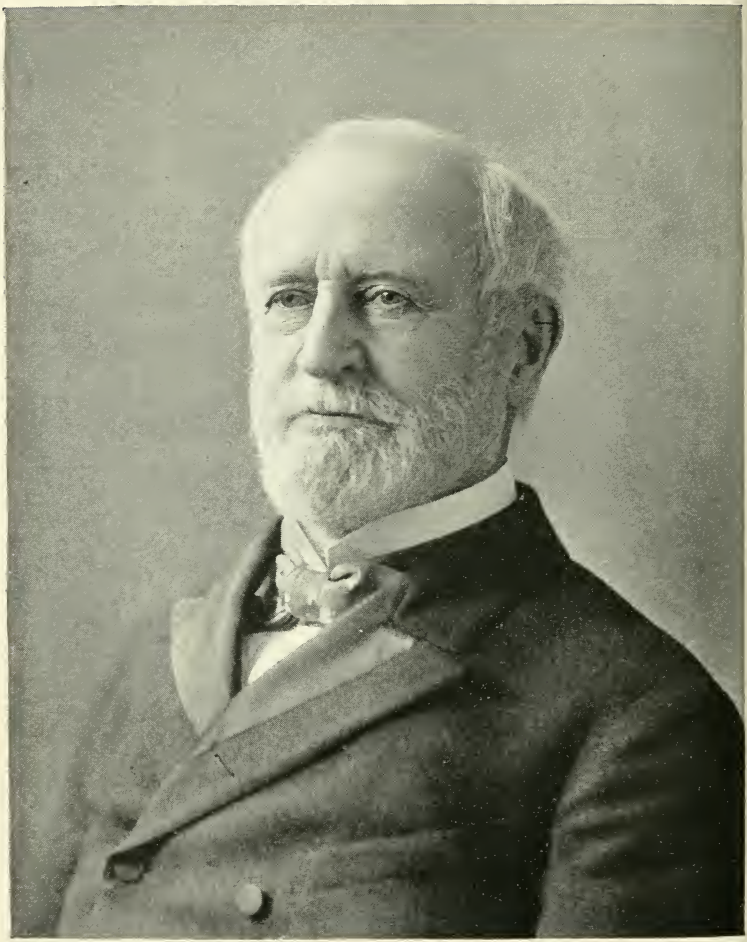
While the improvement in the roads under Mr. Vanderbilt's control was altogether phenominal; while tracks, bridges, depots, cars, and lateral connections changed their character as if by magic, the Commander-in-Chief, now, rather than the Commodore, was leading his financial forces westward. By obtaining control of the Lake Shore, Canada Southern, and Michigan Central, he completed his relations with the commerce of the great lakes and reached Chicago. From this centre of freight and trade he pushed on, over road after road, into the west and northwest country, and formed connections across the continent to the Pacific. Almost every successive step involved a contest, more or less severe, but he met with no more perplexing adversaries than those with whom he contended, at the very outset, in a campaign aimed against the then competing management of the Erie, or "New York, Lake Erie & Western" Railway. The leaders upon the opposite side were Daniel Drew, Jay Gould, James Fiske, and other well-known powers of the Street, and the contest passed through a swift succession of exciting, dramatic, often grotesque and even repulsive phases. Never before or since has it been equalled in the annals of American "stock operations," and its

details were by no means pleasant reading, for courts of law were made to figure as mere chessmen in the hands of skilful players. If all things are fair in war, upon that and no other ground could much that was done be justified. If, however, the Commodore was at one time beaten, with a loss of $7,000,000, by means of a fraudulent over-issue of Erie shares, he afterward justly recovered nearly $5,000,000 of it, after a contest in the courts. His real success, however, consisted in the final result that his own great railway system was left without an important rival nearer than the more southerly east-and-west trunk lines. With these it was afterward to enter into a number of brief, spasmodic competitions for the business of the West, but there was to be no campaign worthy of record as throwing further light upon his own genius.

It has been said of him that he was not and could not have been a pioneer; that he never projected or opened a new line or channel. If this should be accepted as measurably true, it should be read in connection with his leading characteristic as a business man, that of perceiving at a glance whatever could be done to develop any existing channel to its utmost capacity, with reference to all the future effects or consequences of that development. The roads that he perfected and the rates of carrying as he reduced them, may be said to have made some of our new States possible. The rapidity of their settlement and prosperity could not otherwise have been attained.

The long warfare of Mr. Vanderbilt's business life grew somewhat less active toward the close, but it could not altogether cease until the very end. This came, in New York City, January 4, 1877. His estate was estimated at about one hundred millions of dollars. With the exception of a million previously given to Vanderbilt University, at Nashville, Tenn., and $50,000 to the Church of the Strangers in New York, it went to his children, the larger part going to his son, William H. Vanderbilt, into whose hands the business management had already passed.

A much greater inheritance remained, divided among all men, in the work he had performed for the transportation business of the United States. He went into it in its very infancy, grew with it, and its present advanced condition owes more to him than to any other man. He builded well through all the sharp campaigns of his warlike business life. He left behind him a broadly written record upon the face of the land, in stone and steel and iron. No other American business man can be given a higher rank as one of the builders of the prosperity of the commonwealth.



Charles Louis Tiffany.

III.

CHARLES LOUIS TIFFANY.

THERE yet lingers, in the minds of many men, a remnant of the old, semi-barbaric idea that there is a natural separation between the fine arts and good business management. A better understanding grows more and more into general acceptance, but art and good taste are not intelligently studied as important servants of success, except within the limits of a few peculiarly developed lines of business. Their possible application has hardly any limit. If it were made, as it eventually must be, a wide range of occupations would become vastly useful also as educational and refining processes.

It is true that the more obvious uses of color, order, arrangement, for effect in attracting the eyes of retail purchasers, are by no means neglected, but they are sought for with an exceedingly defective perception of their nature and value. It is also true that the general public taste has advanced, attaining a better but still very dim idea of the distinction between ornamentation and bedizenment. The better culture may well be acknowledged in full. Both its growth and its importance may find instructive

illustrations from the record of the business men to whose successful careers the improvement attaches.

The field of art culture is wide, and the part of it under consideration owes less than might be imagined to the utterances or writings, or even to the art-achievements of men who have earned fame as masters and professional instructors. More has been done for the general forward movement by men who have obtained practical business successes by taking good taste and sound art-principles as partners in the councils of their counting-rooms.

Charles Louis Tiffany was born at Killingly, Conn., February 15, 1812. The family, of English origin, were among the early settlers of New England, for his great-grandfather was a native of Massachusetts. His father, Comfort Tiffany, was born and brought up at Attleboro, Mass., and, shortly after marrying Miss Chloe Draper, of that place, removed to Danielsonville, Windham County, Conn., to engage in the manufacture of cotton goods.

There was a noteworthy reason for such an adventure, for the war of 1812, with England, shutting off importation, gave the first important opportunity and stimulus to the manufacture of cotton goods in America. During a series of years there was a pretty rigid protection from foreign rivalry, and the new industry began to get upon its feet, although it still had long to wait for its better machinery, or even for ample supplies of raw material from the slowly opening

cotton-fields of the South. Comfort Tiffany had many obstacles to contend with as a pioneer in a new industry, and some of these were of a commercial nature, coming with the return of peace and competition. His eldest son, Charles, was therefore born into a species of technical school, and grew up through a course of incidental instruction in all that was then known of the art-business of adopting or devising patterns, varying or improving fabrics, or providing in advance for anticipated or supposable changes in the popular taste and demand.

There were other schools at and near Killingly, and Charles received his primary education in "the little red school-house" at Danielsonville, a typical New England district school. He afterward spent two years at the Plainfield Academy, about ten miles from his own home. This was at that time a somewhat noted school, presided over by John Witter, a Yale College graduate and tutor. While young Tiffany was at Plainfield his father organized a company, called the Brooklyn Manufacturing Company, for larger manufacturing operations. They bought half of the water privilege on the Brooklyn side of the Quinnebaug River, opposite Danielsonville. While their new mill was building, Comfort Tiffany opened a little country store, took his son Charles out of school and put him in charge of it. The young merchant was but fifteen years old, but then his store was also very small and young. He kept the accounts of the business, and after it became pretty firmly estab-

lished he made a number of trips to New York for merchandise.

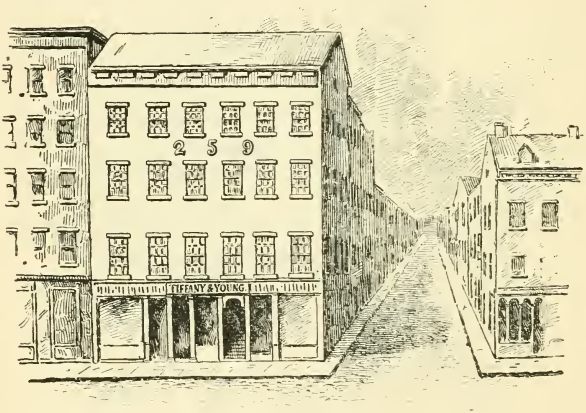
About a year after the new mill was opened Mr. Tiffany removed his residence to the Brooklyn side of the river. At the same time he bought out his associates, and the cotton-goods manufacturing went on under the firm name of C. Tiffany & Son. The country-store business had developed so well that a larger place was obtained for it, and the management of it was given to other hands, so that Charles L. Tiffany could take up his books again. Several terms at the Brooklyn Academy completed this part of his education. Leaving school behind him at last, he went into his father's cotton factory as a student of business methods under a shrewd and capable instructor. He even completed his course, so to speak, and was graduated into the factory business; but its apparent prospects were not tempting. The days of cotton-mill prosperity were at hand, but they had not come, and young Tiffany, at the age of twenty-five, decided to go out from home in search of something better adapted to the peculiar faculties he believed himself to possess. He had worked hard, and his habits had been all that could be asked for, but the pay had been only too moderate, without a possibility for accumulation, and he had no capital of his own. His former school-fellow and firm friend, John B. Young, was in the same condition, financially, but he had gone out six months earlier, and was now, in 1837, employed in a stationery and fancy-

goods store in New York City. Here he was joined by Tiffany in the early summer, and together they made a thorough study of the business possibilities.

Mr. Tiffany when Twenty-eight Years of Age.

To the eyes of most men, there hardly seemed to be any, for it was a dull, dead time, when commerce, trade, and manufactures were prostrated by the sweeping financial hurricane of the great Panic of '37. Perhaps it was not so bad a time for a beginner, after all, considering what

an immense number of the older concerns had suddenly disappeared. They were at the very bottom of the hill, but Mr. Young believed he knew something of the line he had served in for half a year, and Mr. Tiffany had ideas of his own. Mr. Comfort Tiffany approved of his son's undertaking, and loaned the young adventurers five



The Store Opposite City Hall.

hundred dollars each. Upon this capital they launched the firm of Tiffany & Young, after painfully searching for and finding a salesroom over which they could put up their modest sign. They could not think of going down town among the costlier buildings around what was then the centre of trade, near Trinity Church, and yet they were criticized as rash in establishing themselves so far up Broadway as No. 259, opposite the middle of City Hall Park. Mr. Tiffany was

much encouraged in making his selection by the fact that a young dry-goods merchant named Alexander T. Stewart, who had opened an establishment two doors above, was known to be doing very well. In after years he continued to have great confidence in that man's capacity as a salesman. The building obtained was one-half of a respectable double dwelling-house. Each front was fifteen feet in width, and the half between them and Stewart's was occupied by a fashionable dressmaker named Scheltema. The rent was moderate, and the front room, once a parlor, but now altered to suit their purposes, was large enough to display the stock of stationery and fancy goods provided by their slender capital. They were not yet ambitious enough to think of jewelry, but presented an array of Chinese pottery and other goods, Japanese lacquer work, terra-cotta wares, umbrellas, walking-sticks, cabinets, fans, leather work, bric-à-brac, stationery, and miscellaneous "notions." It was something new and out of any beaten track with which the city shoppers were then familiar, but that was by no means the special attraction of the place. Its charm was that whatever it contained was so well presented. The very show of goods was a work of art, and every selection had been made with good taste and good judgment. There could not be a grand opening, largely advertized, but on the 18th of September, 1837, the little shop was ready for customers. Hardly any came, and three days went by with an aggregate of sales amounting to only $4.98.

One day more added $2.77, but those who came in to make these petty purchases went away to tell what a pretty place they had seen, and others also came to see. The good taste, with something allied to it in the manner of meeting customers, operated remarkably. Lower Broadway was then the fashionable promenade of a pleasant autumn day, and shoppers on their way to the great establishments below the Park were almost sure to glance at a show window so filled that it was a kind of picture. Sales increased, and with the growth of business it was easy to obtain consignments of various kinds, including works of art, which greatly aided the desired effect of making all things work together as an invitation for people with purses to come in. A few weeks later, the cash-book began to look encouraging, for on the day before Christmas the sales amounted to $236, and then, after a busy holiday-week, the day before New Year's Day brought in $675. The latter was then "gift day," as Christmas is now.

After that, success seemed to be assured and the character and quantity of the stock presented for sale improved continually. Mr. Tiffany's constant effort, studied from hour to hour, was to obtain and offer the very best that he could obtain with the means at his disposal. There was a constant watch and search of the importing houses for whatever would serve to increase the growing reputation of the young concern, refusing anything which did not seem to agree with the intended tone and effect, even if promis-

ing temporary profits. As for things acceptable, almost any manufacturer or importer was now willing to place wares in so popular a salesroom. How great was the success actually gained may be fairly measured by the first misfortune that befell the house of Tiffany & Young. On the morning of January 1, 1840, thieves broke in and stole almost everything that could be carried away, to the amount of about $4,000, four times the original capital; but all the holiday sales had been already made and the young merchants had carried their cash home with them. They were therefore the better able to start well with the new year, and before the end of it their growing business required them to take in the next building, Mr. Stewart having removed, and they now had a frontage of forty-five feet on Broadway, with a show window on Warren Street. Once more, under the unerring eye of Mr. Tiffany, an effort at "art effect" was made, with the aid of Bohemian glassware, French and Dresden porcelain, cutlery, and clocks. Nothing worth mentioning had as yet been done in jewelry, but an enterprise in that direction was under discussion. It was not to be undertaken, in the ordinary humdrum way, making the concern only one more rival of the seemingly sufficient number which were already attending to the jewelry business.

The firm itself was reorganized by the admission of another partner, Mr. J. L. Ellis, the new firm-name being Tiffany, Young & Ellis, each member having his own specialty and responsibility. The next step was a very long one for a

house not four years old. The manufactures of the United States were still in their infancy. In many lines there was hardly an effort to compete with imported wares. The greater part of the goods dealt in by Tiffany & Young had been brought to this country without any opportunity given them for the exercise of taste or judgment in deciding beforehand what should come. They were confident that they knew better than other men the requirements of their increasing clientage of customers. At the same time they had only a defective knowledge of, and no direct relation with, the manufactories and salesrooms of Europe. It was therefore decided that Mr. Young should be sent to Europe upon a general exploring tour, with the intention of enabling the house to do thenceforth, as much as possible, its own importing. He was especially to search for novelties, and provide the Tiffany art warerooms with articles not to be obtained elsewhere in the city. The councils of the firm were perfected, and he sailed for Europe. It was indeed something new, for while many European houses sent travelling salesmen to America in those days, hardly any American houses, in any line, had the presumption to send travelling purchasers to the Old World.

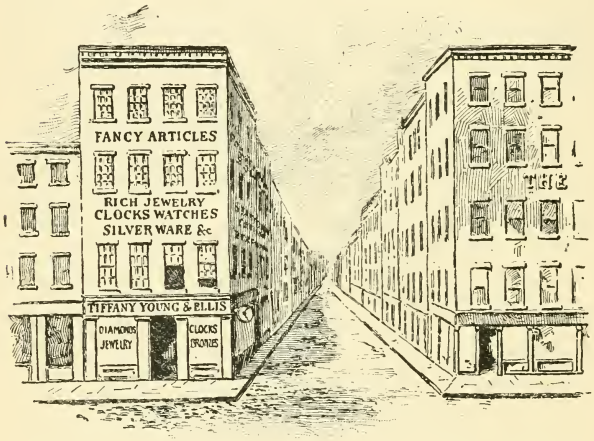
Mr. Young's inspection was widely extended. He discovered a long list of attractions, and made beginnings of a number of important business relations. Probably the most important of all were those which related to jewelry. At Hanau and Frankfort, Germany, and in Paris, were

found manufacturers of better grades of cheap jewelry than were previously known upon this side of the Atlantic. There were shops in New York and elsewhere which offered a superabundance of inferior goods, but here was something of real merit. The materials and workmanship were good, the designs were artistic; while the profits to be realized were all that could be asked for. No great amount of capital needed to be risked in a sufficiently showy beginning, and the new departure was made.

On November 30, 1841, not long after Mr. Young's return from Europe, the partnership ties already existing were strengthened by the marriage of Mr. Tiffany to his sister, Miss Harriet Olivia Young.

The results of the new European connections were rapidly manifested, for whoever desired ornaments at a low price was willing to visit the one house which offered them the very best. The other novelties of all kinds added to the attractiveness of the now well-known salesroom, and strangers visiting the city came to it as to one of the "sights." Before long, real gold- and silverware began to make an appearance, and every piece of it was made the most of under the critical eye of Mr. Tiffany. He felt that he had gained a genuine business victory, moreover, when it began to be the custom for rich and cultured people to ask each other, on meeting, whether or not they had seen the latest imported novelty in the precious metals on exhibition at Tiffany's.

Better grades of English jewelry began to supplant the German manufactures, and these were followed by the best work of Florence, Rome, and Paris. It was a steady advance upon a predetermined line, the one idea of art perfection controlling each step.



The Store on the Corner of Broadway and Chambers Street in 1847.

The first ten years of success, uninterrupted except by the robbery on New Year's Day, 1840, found the old quarters too narrow, and there was a removal, in 1847, to the corner of Chambers Street, at 271 Broadway, just a little below Stewart's. The new store was not only larger, but vastly more convenient; and in the following year, 1848, the firm began to manufacture gold jewelry upon its own account, with

a cessation of a large part of its importations. Perhaps at no previous date, nor in any other department, had the peculiar faculties, and what was now the training of Mr. Tiffany in sound principles of applied art, proved so valuable an element of business success. The character of the work turned out rapidly established its reputation, even when it was compared with the best importations offered by his own or other houses. He had indeed been a close and thoughtful student of art effects of every name and nature, and had acquired a thorough knowledge of the classic, the antique, as well as of the best achievements of every modern school, for there was hardly anything in his warerooms or workrooms which did not operate as an object-lesson.

Now, step after step, another class of lessons was brought before him, for precious stones of increasing value and variety were added to the stock. No other house in the city was doing a larger business, but this branch was of slow development on account of the amount of capital locked up by its requirements. Gems came first, followed by all the brilliant category of nature's wonders; and Mr. Tiffany acquired the art within an art which understands the subtle fascination of each individual stone, and can advise its judicious treatment by the practical lapidary. It was, after all, only the more thorough education of the faculty which had managed so well the presentation of the Japanese fans and knick-knacks in the first show-window he had arranged on Broadway. There are a multitude of men, how-

ever, who can do very well in the lower grades of any art, while they seem unable to climb higher. Not so many are needed, perhaps, in the upper stories of the art temple.

It was in strict relation to the increase of such a business that the wealth and culture of America, and especially of the city of New York, was advancing so wonderfully. In commercial and financial standing among the cities of the world, and in all its social features, the great seaport of the New World was putting off its old provincial character. On one side it was assuming a marked relation to the whole nation and on the other it was becoming cosmopolitan. All its bonds of supposed subserviency to any ideas of European superiority were breaking rapidly. America and its chief city were gaining freedom in art and literature as in politics, and Mr. Tiffany exercised a noteworthy agency in the continuous processes. At every stage of advancement, from the day in which he left his father's cotton-mill, he had evinced great keenness of business forecast and a tendency to be boldly ready for dealing with coming events, or even with sudden emergencies. It is a trait of every strong and successful business character. Its importance is enhanced by the well-perceived truth that the great opportunities of life seem to come unexpectedly. Then those who are not ready can only stand still and see the chance go by. Very often, indeed, the disasters of one man furnish the opportunity of another, as was now to be forcibly illustrated.

The dealings of the house placed them in close relations with Parisian jewellers. The French capital in 1848 became a kind of revolutionary chaos, in which the ordinary processes of borrowing and lending money were suspended. The rich and titled classes, purchasers of precious stones in time of peace, were the greatest sufferers from the current disturbances. They were under a sharp necessity for turning their jewels into cash and their excessive offerings made them so many "bears" upon the diamond market. Prices were forced down to fifty per cent. of peace valuations and European buyers even then held timidly aloof. At the first suggestion of the coming opportunity Mr. Tiffany and his partners began to make their financial preparations. They had money of their own to use, and they were able to obtain as much more as they needed. Every spare dollar went across the water after diamonds, to be brought home and stored away until called out from the vaults by the demands of American buyers. As soon as the European turmoil was over all could have been returned and sold abroad with profit, but there was yet another purpose included in the general plan of operation. The purchases in Paris, conducted personally by Mr. Young and by Mr. Banks, the head of the jewelry department, had been half-way a romance, for they had been jealously watched and were at one time actually under arrest as "political suspects." They had exercised courage, *finesse*, diplomacy, as well as mercantile acuteness and

expert knowledge, and now the fruit of their daring and address was to be something more than speculation, for the house determined to step forward into the front place among American diamond merchants permanently.

Apart from any other beauty, there is a value attaching to some gems from their historic association, and hardly anything else is more subtle or requires a keener perception of the demands of cultivated "taste" and connoisseurship. Not only one by one, but in large lots, the historic stones of Europe began to drift toward the sparkling show-cases of the American house. Among the earlier purchases came the zone of diamonds worn by the ill-fated Marie Antoinette. A few years later, when the famous Esterhazy diamonds were sold, Tiffany & Co. paid a hundred thousand dollars for their selections. At the sale of the French crown jewels, in 1887, one-third of all was bought by them, at a cost of about half a million. Many another glittering memorial came, from time to time, and each in turn added something to the peculiar business character sought to be established. It took its place in line with a predetermined policy.

From his first attempt as a manufacturer, Mr. Tiffany, with the enthusiastic co-operation of his associates, had proposed the attainment of the best possible art results in silverware. It was his ambition to rival, in purity of metal and in fineness of workmanship, the historic silversmiths of Europe. The beginning was necessarily small, as to the size of the shop, but it was

liberal in its judicious hunt for and employment of "workmen cunning in silver." The little shop grew until it was a huge block of brick and iron, on Prince Street, and the workmen numbered five hundred. At the same time the policy of absolute fineness in metallic quality obtained for the stamp of the firm the same authority as in Europe attaches to the "hall-mark" stamp of the British government; it indicates a standard of $\frac{925}{1000}$ pure silver.

In 1853 the firm was again reorganized, Mr. Young and Mr. Ellis retiring, several junior partners coming in, and the name changing to its present style of Tiffany & Co. Without detraction from the ability or services of any of the builders of the house, this had been really the name, in the minds of the public, before that day. As before the change, though now in a wider, more perfect system, each of the several departments of the extended business was under a responsible head, but the united operations were controlled by the art purpose of the directing artist, who was not himself a handicraftsman of any kind.

In the following year, 1854, still larger accommodations were obtained by a removal to No. 550 Broadway, and again it was said that the house had gone too far uptown. Perhaps it is an illustration of a quick perception of historic values, that Mr. Tiffany, in 1858, bought up, promptly, the unused miles of the first Atlantic cable, cut them up, mounted them in various styles, and sold them to an eager multitude as souvenirs.

During all these years Mr. Tiffany had been a public-spirited citizen, but he had never taken any active part in politics. It hardly seemed possible that he should at any time do so, but he did effectively, and that too in the direct line of his own business.

The winter of 1860 and the early spring of 1861 brought the first muttering thunders of the civil war to the ears of the people of New York City. It must be said that the first responses were by no means bold or patriotic. The timid, captious, wavering, were in a large majority. There came a time of intense depression. Most men were irresolute, for the future of the country looked very dark indeed. It did not seem so to Mr. Tiffany, although it was not easy to see what a silversmith could do in case of war. But the Sumter gun sounded, and at once the great Tiffany shop-front on Broadway blazed with flags, while the windows were a glitter of steel and gold. Mr. Tiffany himself hurried to submit to Quartermaster-General Meigs a complete model of the equipments of the French army, then supposed to be the best in Europe. Even the jewels and silverware in his salesrooms were pushed aside to make room for military supplies. His agents in Europe were ordered to send over weapons, ambulances, army shoes, all manner of war materials, instead of works of art; but to send the best. At once, as if from general recognition, orders began to pour in from all parts of the country and he was compelled to enlarge his premises by adding the adjoining store, No.

552 Broadway, to handle the new line of goods in. Manufacture followed the first hasty purchases, and the artists of the house were busied with army badges, corps and other; with presentation medals; with the hilts and blades of swords of honor, and with the numberless flags and banners carried by the hosts that poured southward to the battlefields of the republic.

Mr. Tiffany's activity went out in attendance at patriotic public meetings; in liberal cash contributions; in vigorous support of the Government wherever he could find a place to give it; and he became one of the founders of the Union League Club. It is beyond all question that such an establishment as his, so acting, under such patriotic inspiration, was one of the great helps of the national cause.

During the draft riot, in 1863, when the mob was moving down Broadway, after burning and plundering a number of dwellings and business houses up-town, word came that its next errand was the looting of Tiffany's. There were prizes there of peculiar attraction for banditti, but Mr. Tiffany made prompt and vigorous preparations for defence. The doors and windows were strongly barricaded, weapons were distributed to the employees, and the garrison was ready to defend a business fort. It is related that Mr. Tiffany insisted on charging with his own hands the hand-grenades and bombs which were to be cast from the upper windows upon any assaulting mob-force. That no assault was made was only because of the decisive defeat of the mob, just

above Bleecker Street, by a strong detachment of police.

There was a continual expansion of business operations during the war years, and another reorganization became necessary. The firm became a corporation, in 1868, with Mr. Tiffany as president, with a branch house in London, and with a watch-factory, the largest in Switzerland, at Geneva.

Already, in 1867, the Tiffany display of domestic silverware had gained the first award at the Paris Exposition, and now the house which began as an importer of such goods was exporting large amounts of American silver art-work to Europe. One after another the crowned heads and royal personages of the Old World, in a long procession, made Mr. Tiffany their "silversmith by appointment," while he received from Russia the insignia of the Premia Digno and from France the cross of a Chevalier of the Legion of Honor.

Still, the drift of trade was up the island and again the expanding business called for more room and better accommodations. The old Church of the Puritans, at the corner of Broadway and Fifteenth Street, was for sale, and Tiffany & Co. bought it, organ, pews, and fittings of every name. On Broadway the frontage was seventy-eight feet and on Fifteenth Street one hundred and forty. On this ground a fire-proof five-story building was put up and it was opened for business on the 10th of November, 1870, but the crowds that poured in to look almost prevented business.

It is worth while to place beside this building a mental picture of the little salesroom parlor of the narrow-fronted dwelling, away down Broadway, in 1837. If that was only as an acorn to an oak compared to this, nevertheless the life-germ was there or there could have been no such vigorous growth, and the nature of the vitality may appear upon a close analysis of the record.

Here is a great manufactory, turning out art products in endless variety; it is also a school of design and workmanship. The vast salesroom is a gallery of innumerable masterpieces. Here and there are massive safes, and under all, in deeply sunken vaults and crypts, fire-proof and thief-proof, are the depositories for all the store of gems and precious metals which make up the accumulated stock of the foremost jewelry house of America. In every respect the costly structure is adapted to the uses of the regiment of skilled and trusted artists which occupies it.

Mr. Tiffany was one of the founders of the New York Society of Fine Arts. He is also a trustee of the Metropolitan Museum of Art and of the American Museum of Natural History. It is altogether fitting that he should also be a Fellow of the National Academy of Design and of the Geographical Society. Other memberships and trusteeships, social, financial, charitable, attest the position he has attained during his long and useful citizenship, but the pleasantest of all his personal testimonials are his family ties and unbroken friendships.

In 1841, just after the first success away down

Broadway, there was a wedding, and fifty years later, in a stately mansion on Madison Avenue, there was another, a golden wedding, such as no jeweller on earth can make, for the groom and bride of the first wedding now gathered their family and their friends in the house of their oldest son.

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John Roach.

IV.

JOHN ROACH.

THERE are exceptional lives whose priceless lessons, in successes or in seeming failures, ought not to go unrecorded. Not by any means the least important of the teachings which should be preserved are to be sought for among the workings of that genius which patiently, although almost unconsciously, searches within itself for its own natural resources. These being found, from day to day, the battle of life is won with them, in spite of all imaginable obstacles. To these obstacles the world never gives due weight, in any estimate of the successes attained. It may be impossible to do so. Nevertheless, the courage, the endurance, the all but blind reaching out, the development and exercise of inborn abilities which at first did not appear, not even to their possessor, but which were afterward proved and seen in actual work done, must be set forth as offering example and encouragement of a high order. Such men are the healthy stimulus of other men.

At Mitchellstown, County Cork, Ireland, on Christmas Day, 1813, John Roach came into the world. His father's father had been a well-to-do merchant, but had lost his property through indorsements of other men's paper. As a conse-

quence, the next generation was poor in purse, and the times and circumstances were altogether unfavorable. There was hardly any darker day for Ireland than that which was marked for all Europe by the Napoleonic wars and their political consequences.

The Roach family traced its lineage back to gentle blood. There was a further effort to maintain its position, and John was sent for a while to such schools as were attainable, but he received nothing more than the barest beginnings of an education. Books were a luxury almost out of the question where the struggle was almost one of life and death. Almost everything seemed to have passed away except a kind of personal pride, self-respect in a tangible form, which was strong enough to operate as a continual stimulus. In later life Mr. Roach told a friend that one of his greatest incentives to effort, when a boy, was the knowledge that his ancestors had been men of good degree. Out of this, apparently, sprang an ambition to climb out of the place in which he found himself and up to where they had been, or higher. At the first it was a blind and all but hopeless feeling, but it made him, at the least, refuse many evils which belonged to base associations, and it continually bade him seek for and enter the paths in life which led upward.

The parish schools of Ireland in that day were in a wretchedly crude condition. All that young Roach obtained from them, during his broken attendance, was a rude acquaintance with reading and writing; with arithmetic in its crudest form;

and with such other ideas relating to scholarship as might be picked up in the most scattering and chance-medley way. He was never able, in after years, to make good the defects of that beginning. Its limits were a kind of wall, and yet he went on and did what he did in spite of its seemingly insurmountable restriction. It is true, that as he went and worked another kind of education came, and of an exceedingly high order, but the elementary teaching, with all its aids and all its technical facilities for the transaction of business, he was compelled to dispense with.

Out of school, the years of boyhood were spent very much as were those of other Irish boys, except that further misfortunes fell upon the family. As for the future, there was really no prospect for a poor Irish boy in Ireland. The industries of the country were bound hand and foot and misgovernment was almost forbidding the people the means of living. Every remaining channel or avocation was filled to overflowing and there was no possibility that new ones might open. Hardly any darker future could have been set before a bright, merry-hearted young fellow, with a fire of ambition beginning to burn within him.

In one direction only was there any sign of blue sky, and that was westward, beyond the broad Atlantic. There, indeed, fluttered a flag, every star of which seemed to shine with promise of a better life for the down-trodden poor of Ireland.

America, the United States, was the new

world in which there was something to do and liberty to do it. There was the land of promise, but for John Roach, as for a multitude of others, the Atlantic was in the way.

For a time the ocean barrier seemed insuperable, but it was overcome at last, and, at the age of fifteen, he was provided with the cheapest kind of steerage passage for New York. It was the day of sailing vessels and there were hardships to be endured in the crowded steerage, but these were borne with boyish cheerfulness. The ship went westward gallantly, until she sailed in through the Narrows, anchored off Manhattan Island, and her passengers of all sorts were permitted to go ashore.

John Roach was now in America, but that was about all that he could say, for he had neither money nor friends, nor trade, nor probable occupation. He had no distinct idea of how he was to support himself, but he had a most courageous faith that he could and would do it. He had one advantage in the fact that all the Irish people whom he met, and they were many, had themselves been immigrants and understood his case warm-heartedly. Moreover, they were better able than they would have been in the old country to give a poor boy a lift, and he had, therefore, something better before him than rags and starvation. Guided by such information as was given him, he worked his way over into New Jersey, to what was then known as the Howell Iron Works, owned by James P. Allaire. Here a stout boy of fifteen, ready to do anything, could

earn a bare living as a run-about and could grow up into a trade and regular wages. It was also a place where an uninstructed waif from Ireland, without guide or adviser, could easily form evil associations and detrimental habits. All such enemies of success, however, were firmly put away, and it was not long before fixed religious principles came to aid in resisting the temptations which kept other workingmen down. He saw at the outset that no boy could hope to rise under a burden of strong drink and its attendant wastefulness. No such load was assumed by young Roach, for he was rigidly temperate in all things. At the same time, he was overflowing with good spirits and his fund of wit and humor made him a very popular fellow. It was not long, moreover, before his associates discovered that his geniality and steadiness were accompanied by soundness of judgment, keenness, and decision, so that he became a kind of leader among them. It was this natural leadership which provided him with a kind of business capital after awhile. He was a born foreman, as soon as he could get hold of anything to direct. With the faculty came also something very like a passion for directing, and it led him to attempt great things. Ten years went by, and, in a rude, imperfect way, he had become an iron-worker. His busy mind, however, had made him master of many things to which he had as yet no opportunity to put his hands. The work engaged in was too often painfully severe and monotonous, a grinding toil with small prospect of anything

better to come in that direction. He had long since earned full wages and he had thriftily laid up money.

There was a tide of migration setting toward the West, and seductive stories were told of the richness of the prairies, the cheapness of land, and the certainty of easy prosperity. Roach decided to go and see, and he went as far as Illinois. The many imperfections in the methods for getting there made a deep impression on him, but he also understood at a glance that he was not cut out for a prairie farmer. The raising of corn and pork had in it nothing in accord with his genius, as he was beginning to understand it. Still, the trip to Illinois helped him to know himself. It settled his conviction that his vocation was construction, particularly the shaping of iron. He was no machinist, not a designer or draughtsman, not an engineer, he could not keep accounts, he could not write a business letter, he knew nothing of commerce nor of banking. All this was true, and yet concerning all these things and many more he had been thinking, studying, and his mind was teeming with ideas that he could not as yet formulate nor express. He returned to New York, consulted with other workmen, and together they started a small foundry. This was on Goerck Street, and was the germ of what was afterward known as the Ætna Works. The purpose was to produce "architectural iron-work," and there were already powerful rivals in that line of business. The foreman of any new competitor required to be a capable business

man as well as a skilled workman. A time of severe and often harassing toil was therefore entered upon, and besides the responsibilities of the shop, those of the family were often pressing enough, for Mr. Roach was now a married man, with half a dozen or more of very young children.

As the small capital increased it was applied to the "plant," in the addition of steam-power and improved machinery, and a long range of varied work came in, rising from grade to grade, as it could be obtained or dealt with. A very good degree of prosperity was obtained and the reputation of the Ætna Works was becoming established. Its manager saw the path of his ambition opening before him, but one day even his own steam-power seemed to turn against him. The boiler in his engine-room exploded, with disastrous effect upon life and property. In one moment the whole concern was ruined, and John Roach, after all his years of hard struggling, was once more a poor man.

It was one of those occasions which test and bring out all there is in a man, and either make or mar him. If any of his associates were discouraged, he was not. There was his family, which he was educating for the grade in life to which he believed himself and them to belong. There was the broad field of enterprise into which he had been looking forward from year to year, as his first successes came. Right before his face were the shattered ruins of his works, and he said, courageously: "They must be started again, if I do it all alone!"

That was the very thing which he found himself compelled to do, and the means for doing it were mainly supplied through the personal character he had built up, more firmly than the Ætna Works, for capacity and integrity. He could obtain credits on his own name, and the business he undertook and accomplished speedily set him upon his feet. He had now developed to a high degree what may fairly be considered as his distinguishing characteristic. Without having received, at the outset, more than the merest germs of technical education, he had discovered a marvellous ability to comprehend the plans and work of other men. He could criticise beforehand the defects or the performances of complicated machines and massive engineering. He had become an excellent reader of other men, as well as of varied mechanism. He was therefore ready to undertake important offerings of work as fast he could discover and employ other men, differently endowed and trained, to whom he could intrust the designing of details and the processes of construction over which he was to preside as director. With reference to these, he could say "no" or "yes" from point to point, concerning any form of stone or metal as its idea was brought before him.

He had been dealing with such ideas, in the busy workshop of his fertile brain, from the beginning of his rude apprenticeship. His ripe capacity declared the results of an internal education, obtained through years of ceaseless thinking, while carrying on his roughest and most

laborious business. It may have been almost an aid to him, in this regard, that the excessive heats of his earlier moulding-rooms and the deafning clamors of the boiler-shops had greatly injured his hearing. He was compelled to think rather than talk, and he would not read anything which did not furnish him with some incentive or other to hard thinking.

Mr. Roach had become an uncommonly good business man, in a well-understood use of the term, although he had not meddled with scientific book-keeping. He could, for instance, make exceedingly close estimates of the cost of labor and materials required for any described work, while the changing conditions of his finances were recorded in his own brain very nearly as accurately as upon the account-books kept by his book-keeper and his bankers.

As his name became better known, the best engineers, inventors, craftsmen came to him with their ideas and their offers of co-operation. So did a swarm of adventurers and visionaries, and with these also he was prepared to deal with a shrewdness which was very apt to express itself humorously.

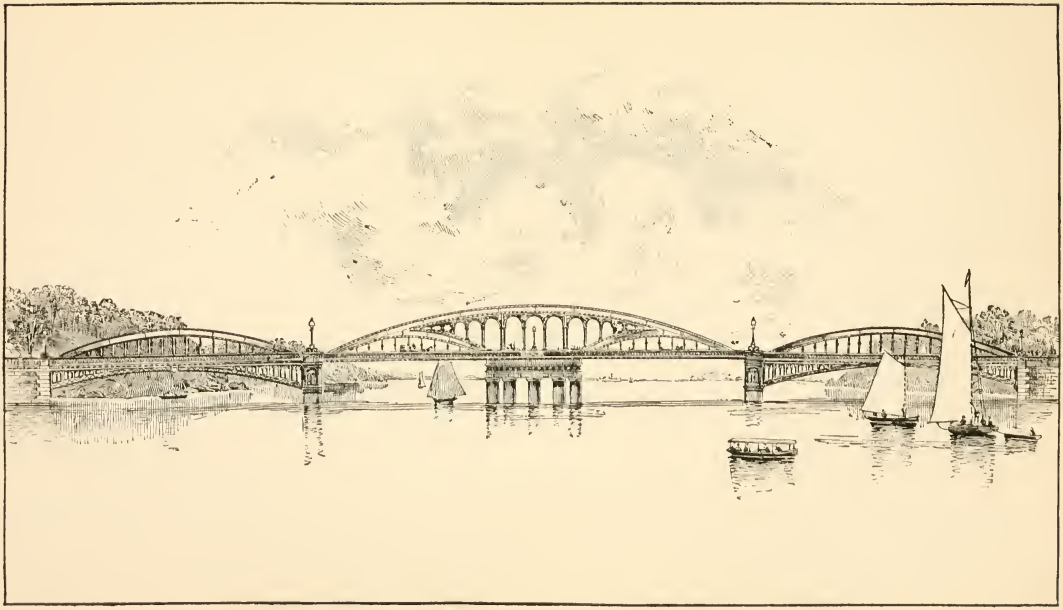
His acquaintance with financiers grew wider and capital was more and more readily placed at his disposal, while his own capital grew, his "plant" increased, and he was able, year after year, to undertake and carry to success larger and larger contacts.

The Ætna Works and their manager had gained a high reputation for large performances,

but there were those who freely prophesied a failure when, in 1860, John Roach was the lowest bidder and obtained from the city of New York the contract for the great iron draw-bridge, piers and all, over the Harlem River, on Third Avenue.

There was nothing else precisely like it in all the land, for its required strength was enormous. The piers and their masonry were not unlike what men were already familiar with, although there were serious questions relating to their foundations. The avenue itself, however, was to go on over the bridge, and the middle of this, a hundred feet in length and of full width, was to swing around upon a pivot, by steam power always ready, that vessels might go up and down the Harlem. Smaller swinging bridges had been made, scores of them, notably in Chicago. Greater iron concerns might have built this, if they had received the contract, but could John Roach do it? Vast interest was aroused, for the Harlem Bridge was a matter of exceeding importance to a multitude of people in New York and Westchester Counties. It was a kind of challenge to him, involving great success or utter ruin. He had taken it up, and now every part of that bridge became a study that was toiled upon by day and night. But then it had been worked out, excepting as to its actual details of construction, before he put in his bid for the contract. The business marvel had been performed before a stone was laid.

The bridge was built, and never was there a



The Third Avenue Harlem Bridge, built by John Roach in 1864.

more complete success in iron-work, masonry, and engineering. Thirty years later the huge central span swings around upon its pivot-pier as easily and as accurately as if it did not weigh ten pounds, and no defect has been discovered. When it swung for the first time, however, amid the loud acclamations of an excited throng, who afterward stepped upon it almost doubtfully, a great anxiety was lifted from the mind of its contractor and he too seemed to pass onward over a great bridge into a new future.

Several more years of very good success added largely to Mr. Roach's financial strength, and all the while his ambition had been pointing out a field of enterprise which appealed to him with irresistible power.

The civil war had swept from the high seas the American flag and had transferred to foreign keels the carrying trade between the United States and Europe. The day of wooden ships seemed almost to have gone by. Side-wheel steamers had given place to propellers. Great hulls of iron, score on score, came ploughing the waters around New York, and not one of them was made by American labor in an American ship-yard. There were indeed a few iron ships in the United States Navy, monitors and the like, and there were yards for building them, but something yet was lacking, for these were by no means doing well. The fact that they were not, however, presented Mr. Roach with the very opportunity he longed for. He believed that he could succeed where other men had failed, and he

pushed forward. In 1868 he purchased the Morgan Works, in New York City, with a fine waterfront and docks. The Neptune Works followed, and then the Allaire and the Franklin Forge, but, all put together, they did not give precisely the facilities required by the man who was all the while thinking of the Clyde and its tremendous yearly output of English iron hulls. He was also obtaining the most minute information concerning all the methods of the Clyde builders. Their shops and yards contained no kind of appliance the points of which, good or bad, he had not thoroughly comprehended.

Down on the Delaware River, at Chester, Pennsylvania, there was a large ship-yard, that of Rainey & Sons, which had latterly not proved a financial success. It was said that nearly a million and a quarter of dollars had been expended to develop it, but not all of the money had been wisely employed and there were defects requiring remedy. For less than three-quarters of a million, in 1871, Mr. Roach became the owner and named it The Delaware River Iron Shipbuilding and Engine Works. He added to its area until the entire yard contained twenty acres. He increased all facilities with thoughtful liberality until the entire "plant" was moderately valued at two millions of dollars. There were paydays, not long afterward, when the long lines of men who marched up to obtain their earnings numbered two thousand, and when hundreds more were in like manner being paid off at the New York shops. The ragged Irish boy who

could find nothing to do was now providing whole regiments of toilers with the means of earning liberal wages. For each and all of them, as could be seen whenever he met them, their employer felt a friendly, kindly interest, as being one of them, with a perfect understanding of the ways and feelings and interests of his fellow-workingmen.

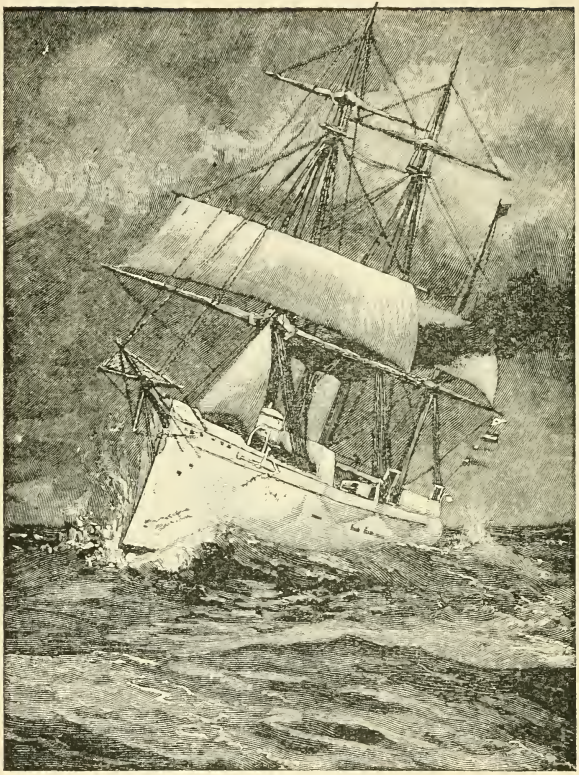
It was not the work of a day, for the great "plant" grew while ship after ship was building, of every grade and kind that can be constructed out of iron. Similar building went on in the New York shops, for contracts offered rapidly.

Now, however, as business multiplied in all directions, another of Mr. Roach's natural business qualifications became more plainly manifest. He had never been taught any part of the technicalities of finance or of banking, but he was a clear-headed, far-sighted, practical financier. The construction of a great steamship, for peace or war, with several others in hand at the same time, or of such a work as the sectional dry-dock at Pensacola, Fla., with a multiplicity of minor work, repairing, rebuilding, and so forth, calling for heterogeneous outlays; the long pay-rolls, which could not be postponed, and the petty cash expenditures of every kind from day to day, required a perpetually full bank account. On the other hand, the heavier payments were receivable at long intervals and were often subject to perilous contingencies. For instance, a ship might fail of speed or other qualities and might be rejected by the government or by a corpora-

tion. As to all such matters, men had great confidence in Mr. Roach and were disposed to sustain him; but he was going ahead very rapidly. There were rivalries, jealousies, even enmities, and his every danger and liability was narrowly watched in financial circles.

There were crises occasionally, when the almost overstrained concern seemed to totter, but difficulty after difficulty was met and overcome, and ship after ship was launched. Large capital had to be tied up in the "plant" and in materials, and there were corporations asking for ships with only defective credit to lean upon. Always, just ahead, there was a kind of threat, and it might have dismayed a less courageous and self-reliant manager. Perhaps one element of his continued power to meet emergencies was the unwavering cheerfulness with which he could encourage dismayed or perplexed associates. At all events, there was hardly any other feature of his business achievement in which he took so much personal pride as he did in his finances and his unique methods for handling them.

During twelve years he built at the Chester Works no less than sixty-three iron steamships, and fifty-one of various grades elsewhere, making one hundred and fourteen in all. Among the Chester-built vessels were six "monitors," three cruisers—the Chicago, Atlanta, and Boston —and the despatch boat Dolphin, for the United States Government. Not less important were the huge steamships built for the Pacific line of



The U. S. Cruiser Chicago at Sea.

the Pacific Mail Steamship Company. These, and indeed every ship turned out from his yards, brought Mr. Roach into close relations with official and legislative circles at Washington. He was an enthusiast upon the general subject of American ships and American commerce. Prob-

ably no man understood it better, but he was not a politician. Naturally patriotic, his individuality was too strong to be confined within the barriers of a party organization. For instance, while a stanch supporter of President Grant's administration and on friendly terms with every Republican statesman who agreed with him upon the protection of American ship-building, the candidates named in his own New York district for Congressmen by the Republicans sometimes did not meet with his approval and he gave his influence, almost equivalent to an election, to James Brooks, and afterward to S. S. Cox. There were frequent visits to Washington required, and he was never weary of explaining to legislators and others his analysis of the relations between American iron in the form of a ship and the American labor which had developed the finished commerce-carrier from the raw materials in the forests and the mines. Of one great steamer, the Tokio, he declared: "All but about five per cent. of her present cost price is wages paid to workmen."

As time went on, the foremost statesmen became willing to consult with him and to obtain his fresh and quaintly expressed ideas. On one occasion, when the subject of American commerce and the ocean-carrying trade, as related to American ships and the admission of foreign-built hulls to our coastwise trade, was before Congress, a leading statesman asked him for a written digest of repeated conversations. It was the purpose of Mr. Roach to prepare a pamphlet

and print it in response to the request. He called in the assistance of a literary friend, himself an enthusiast and frequent co-worker in the same field, and during several evenings they toiled at the task of expression and condensation. The completed manuscript was sent to Washington for criticism and for any required use also, but it arrived at a peculiar crisis. The subject was up in the Senate and the Senator was otherwise unprepared to meet it. He arose in his place and delivered a speech so full of knowledge, suggestions, mastery of the entire matter, that it was printed in full in the New York dailies as one of the "great efforts" of his life. So it was. The thoughts, arguments, views were all his own, and he was entitled to the honor of them, but there had been hardly any verbal changes, and the oration was after all nothing but the great speech of John Roach in the Senate of the United States.

The personal attachments and family ties of Mr. Roach were very strong. He continually assisted other men, and his numerous corps of assistants regarded him as a friend as well as employer. As wealth accumulated, he consented to live in very good style, but could never be comfortable if surrounded by anything like display. His business office in New York was a dingy, work-a-day place to the last, and his habitual dress was suited to a man who belonged there. His manner, however, although not brusque, was that of a man accustomed to make prompt decisions and to be obeyed implicitly,

with the added idea that his mind was very much occupied and that his time was valuable.

The vast business went on, year after year, until it struck upon the very rock which had been so often avoided by skilful steering. The despatch-boat Dolphin was rejected and thrown back upon his hands by government examiners at a bad stage of the general money market. That the decision was not justified was at a later day proved by the final acceptance of the vessel. The utterly unexpected blow, however, was disastrous in its first effects. The timid money market closed its hand, credits ceased, and the house of John Roach & Son was forced to suspend. Yards and shops ceased their operations. So did distant iron mills and forges that supplied materials. The workmen went home and so did John Roach. Not but what he made a brave, persistent, and partly successful struggle to regain his feet, but he was getting old and he was tired. Not many months later, January 10, 1887, he closed his career, leaving behind him, in the minds of all who knew him, an exceedingly kindly and respectful memory of one of the best and most patriotic of American business men—a man whose splendid faculties had been forced to work altogether through the hands of other men. Genius of any kind, especially business genius, seeking to understand and use its own powers, fettered or walled in by circumstances, may take invaluable courage and instruction from the record of the Irish immigrant boy who overcame so much and who builded so well.

V.

LEVI PARSONS MORTON.

If a man should be seen presiding, with faultless dignity and perfectly equipped ability, over the varied deliberations of a legislative body second in importance to no other upon earth;

If he should again be observed, in the most critical and exacting of European capitals, serving as the chosen ambassador of one of the world's two great republics to the other, and should be found provided with all the social knowledges and all the diplomatic training required to mingle there with courtly statesmen, brilliant women, and others of every kind;

If he should again be seen in a congress of scientific men, exchanging thoughts with other thinkers, as a man acquainted with their work and their attainments;

If he should pass through all the trying ordeals so indicated with the strongly expressed approval of friends and adversaries alike, it might well be deemed worth while to investigate his career and to ascertain in what schools his manifestly unusual original capacities were developed and prepared for such eminent uses.

It has been declared by many that only in sombre universities, only in the courts of kings,

Levi Parsons Morton.

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only under the tuition of men themselves notable for learning and for wisdom can such attainments be accomplished. Something of truth is hidden in this declaration, no doubt. The diamond must be polished by the diamond, but the inquiry remains as to where shall be found the best lapidaries of intrinsic worth, to cut rough gems and bring out to view the best and highest qualities of any given human character.

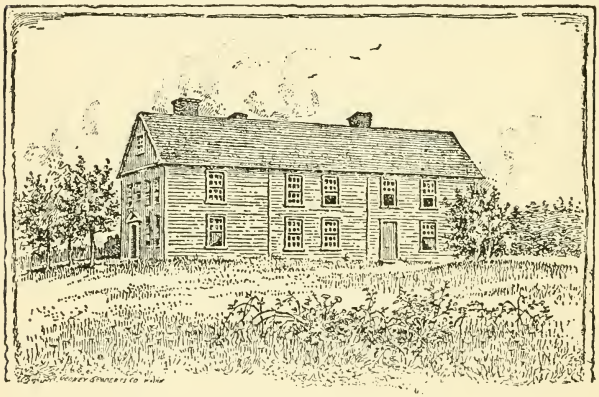
There is an answer, supplied by multiplied examples, but not yet fully accepted. Still, it is better understood and admitted now than in former days, that the ordinary business of this world, transacted upon right principles and for its own sake, as an art to be loved and a science to be honored, is the true and the best finishing school of men, whatever they may have known as their primary or their grammar school.

Levi Parsons Morton was born at Shoreham, Vt., May 16, 1824. On his father's side he was descended from George Morton, who came over from England and settled at Middleboro, Plymouth County, Mass., in 1623, after having served as the financial agent in London of the Puritan colonists who crossed the Atlantic in the Mayflower. On his mother's side he was descended from the Parsons family, equally early Puritan colonists, through Joseph Parsons, who held the rank of cornet, or at our modern rating, second lieutenant, in a troop of colonial cavalry. The cornet was also distinguished as the father of the first child born at Northampton, Mass.

Every part of our country bears witness to the

peculiarly valuable mental and bodily inheritance transmitted from generation to generation by that primitive stock of men and women who dared and endured all things for conscience's sake.

Levi's earlier days were those of a hardy, daring, intelligent country boy. He was trained in



The Old Morton Home at Middleboro, Mass.

the needful industries, the rigid morality, the religious reverence, and the patriotic traditions of a New England farm and village home.

In the latter and its surroundings there was plainness without poverty. In the social position of the family, however, it is pretty well understood that there was a great deal of the intense but very rational self-respect which refuses to admit the existence of any higher rank on earth than that of the right kind of American

citizenship. This is a feature of well-developed republican character which is not always easily understood by many whose best claims to eminence must be hunted for among the records of a herald's office.

There were fairly good public schools at Shoreham, with a somewhat uncertain procession of successive teachers. Instruction of a higher grade was next obtained in the village academy and in that at Springfield, Vt.

From each in turn young Morton obtained quite as much as could have been expected, but he certainly did no more. There were books to be had, and he read many; but his tastes were not those of a student of books. There was in him an overpowering element of dash, vigor, and enterprise which was at war with scholarly ways. In close alliance with this was another strong characteristic which quickly showed itself in his keen perception concerning any matter connected with trade or traffic. It was not the mere sharp-bargain instinct, which may be presented most obviously by a pedler or a jack-knife swapper. It was the disposition to study and the power to rapidly master the primary laws which govern commerce.

There was less of disappointment, therefore, when, at the age of fifteen, he was informed that a college education could not be given him. His father, a liberal and intelligent man, was bringing up a family of six children on a salary, at that time, of only six hundred dollars. He had already, by rigid economy and straining his

slender resources, provided Levi's elder brother with a college course at Middlebury, and he could do no more.

Levi did not ask for anything more, but was quite ready to begin taking care of himself. Employment was obtained for him in a country store at Enfield, Mass. It was a small place and the store itself was small, but the world was pretty well represented in it. Small samples of almost everything could be found upon the shelves, or were stored away among the bags and boxes. It was somewhat like the index of a book, for each article of merchandise had its own peculiar line of associations. Moreover, all kinds of people came to trade, and all were so many human object-lessons to young Morton. While, for instance, he learned much concerning tea and coffee, about manufactured fabrics, about all manner of country produce and its handling, he also learned how to deal with men and women. While doing so, and in spite of his extreme youth, the strongest point of his character began to manifest itself. This was his marvellous capacity for winning the confidence of all who came in contact with him. His way of meeting people had no repellent feature.

If this first service behind the counter was to be regarded as a school, a fairly full course was taken; but it was left behind when, in the winter of 1841–42, the young clerk rose to the rank of a common-school teacher at Boscawen, Vt. This was but an episode or a makeshift while preparing for his next venture. He was not yet of age

in 1843, and was somewhat embarrassed by that consideration, but, in association with others, he managed to go into business for himself at Hanover, N. H. It was a small enough beginning, and the field before him seemed narrow, but he widened it as time went on. Even here he was able to discover channels for small business enterprises which had not appeared to the eyes of others. At the same time he took an active part in all local interests of a public nature and kept himself well informed concerning all manner of affairs at home and abroad. Books were a matter of course, to some extent, but one kind of student can read more in a morning newspaper than another can in a solid volume, and there are mental processes for acquiring information which strongly resemble absorption from the atmosphere.

It is not recorded that, during this part of his career, Mr. Morton swerved for a moment from his chosen pursuit. Whatever duties of a citizen he might attend to, he had determined to perfect himself as a man of business, and his ambition grew as he was compelled to measure himself with other men.

Prosperity came with reasonable steadiness, although there were also such checks as were inevitable during a period in which the country was again and again swept by financial storms. Losses which operate as disasters to some men seem almost to have an opposite effect upon others. At all events Mr. Morton continually kept a firm grasp upon his business until a time came when he was ready to turn it over to others.

From the position of a prosperous country merchant it was easy to study and investigate wider fields, and the nearest, best known of these was that of Boston. There was no haste to make a new venture, but in 1850 Mr. Morton became a member of the house of Beebe, Morgan & Co., of Boston. It was a long step, but it was only a step, for he had already grown beyond the stature at which he was willing to hold a subordinate position, such as must be that of a junior partner in a strong concern.

Moreover, with the mind of a genuine merchant, he was attaining a better grasp and understanding of those business relations between the Old World and the New which were to become his specialty. He perceived that whatever might be the relations of the great New England port to the commerce of other nations, it was not and could not expect to be the centre of operations for the business of the republic. Perhaps it could also be discerned, almost unpleasantly, that Boston business was already firmly held by hands from which no great share of it was likely to be wrested, while the vast increase was drifting elsewhere. After four years of success, therefore, that was noteworthy, to say the least, Mr. Morton transferred the basis of his operations to New York. Here, in 1854, he organized the house of Morton & Grinnell, having already established important connections and practically assured success in advance. The best part of this assurance was speedily found to be his thorough mastery of the difficult problems presented, almost

hourly, by the swiftly changing tides and currents of the city of exchanges. The trained capacity for reading and for dealing with these changes, as they come, is a very good substitute for what is called foresight.

The higher planes of cultivated society, in America as in Europe, are also, inevitably, almost coextensive with the higher planes of financial and commercial diplomacy. An ornamental element of our social activity is more or less ignorant of the use made of it, but more and more do the real social forces prove their vitality. The eminently social side of educated business life continually brings together the elements of business undertaking. Men meet, talk, agree, and thenceforth pull together.

The merchants of New York, from the earliest days of colonial history, have been distinguished for social qualities, and Mr. Morton's ready welcome among them was due in no small degree to his being an adept in the multifarious diplomacies of entertainment. He could meet men in the drawing-room with as perfect readiness as on the exchange, and an important result rapidly followed. He was found ready to meet the commercial ambassadors of Europe upon an equal footing, and from time to time as they came he formed relationships with the business world beyond the sea.

As the years went by, financial crises came; convulsions of the nation's finance; panics that were like hurricanes; business earthquakes, in which seemingly solid structures came tumbling

down. With reference to these, from all the effects of which no man could hope to be delivered, it must be said that Mr. Morton exhibited in a high degree the prescience which prepares beforehand for the evil sure to come. Owing to this, including its related prudences, his commercial undertakings were never disastrously broken in upon, but increased, year after year, while hundreds of houses older than his own disappeared from the lists.

A great merchant is of necessity more or less a banker. He has always a certain control which enables him to do much of his banking business through his own rather than through other hands. In a steadily increasing exercise of this control, so fully in accord with his own tastes and habits, natural or acquired, Mr. Morton found himself becoming even more a banker than a merchant. There was, therefore, no suddenness of transition when, in 1863, his merchandise account was parted with and his entire attention turned to finance. This may be regarded as the culmination of his business education, for he was at once understood to possess a degree of fitness not often acquired by even capable men brought up from their beginnings in banking-houses.

Nothing but disaster awaits the man who attempts so difficult a career without such fitness, and Mr. Morton did not venture until entirely assured of his own qualifications. The date chosen was itself an evidence of courage and self-reliance, for the new firm of L. P. Morton & Co. opened its doors for business in 1863, in the midst

of the financial tumults occasioned by the civil war.

His intention, at the outset, was to take hold of the financial relations, private and public, between the money markets of the United States and those of Europe.

To this end, a London house was needed, not a mere correspondent, but his own, and at an early day it was established under the firm name of L. P. Morton, Burns & Co. It was a bold challenge of competition with great houses of historic fame and enormous capital, which at that time believed themselves able to control the indicated field of operation. The new house stepped in ambitiously, some said presumptuously, among the Rothschilds and the Barings, but it speedily obtained for itself a cordial recognition and an established position.

The oldest and ablest financiers discovered that its managing head could successfully encounter them upon their own ground. Once more, however, he evinced his singular faculty for obtaining the implicit personal confidence of all men. The higher their own position and capacity, the more surely he won their reliance as allies or their respect as antagonists.

The affairs from time to time proposed and undertaken were such as might well arouse the ambition of an enthusiastic devotee of business for its own sake. Other men also took pride in the fact that it was done so well. His house was widely recognized as a kind of national triumph, an American success in which his fellow-citizens

felt a patriotic interest. Its failure would have been heard of somewhat as the news of a lost battle.

Six years of continual expansion, of business acquisitions through divers channels, created a demand for new and larger machinery. In 1869, therefore, there was a reorganization, with an increase of capital and membership. The American house took on the name of Morton, Bliss & Co., while the Canadian Minister of Finance, Sir John Rose, left his high colonial position to go to London as a partner in the firm of Morton, Rose & Co.

Four years later the London house was made the financial agent of the United States Government. Among its more notable transactions in that capacity were the reception of the Geneva award of $15,500,000, on account of the Alabama claims, and the subsequent payment of the Halifax award, on account of the coast fisheries, of $5,500,000.

The head of a house so trusted and employed became an important unofficial public servant, and Mr. Morton found himself in continual consultation with the business managers of the republic. He became a counsellor for the Treasury and almost of the Stock Exchange, and a sort of ex-officio member of important committees of Congress. It was as a complimentary acknowledgment of services rendered without pay that he was afterward appointed one of the commissioners who represented the United States at the Paris Exposition. In that capacity he earned

general and very warm approval by his liberal and courteous care of the perplexing interests which demanded his attention.

In addition to this he served as American commissioner-general to the Paris Electrical Exposition, and as representative of the United States at the Submarine Cable Convention.

The world of business achievement hardly seemed to offer any higher honor or success. The upper level had been reached and permanently occupied. Nevertheless, there were great uses awaiting a man so thoroughly well educated for their performance. Mr. Morton had been a steady and liberal supporter of the Republican party, without being a politician, in the common acceptance of that term. He had given his money and his influence, and had frequently been taken into consultation by the leaders and statesmen of his party. His advice was sure to be asked in emergencies, and he had become one of the known but unadvertised powers of political management. He did not pretend to be an orator, however, and he had never held office. He had not expressed any ambition for political distinction, but it was known that in his own Congressional district, the Eleventh, of New York City, he had acquired singular personal popularity. It had been, as a rule, a Democratic district, not a hopeful battle-ground for a Republican nominee. In 1878, nevertheless, the Democratic party placed in nomination a gentleman whose hold upon the popular confidence was believed to be defective, presenting a reason-

ably good opportunity for a contest. Mr. Morton was induced to enter the canvass as the Republican nominee, but the result was much more striking than anybody had anticipated, for his vote more than doubled that given to his opponent. A very similar declaration of the public will followed Mr. Morton's second nomination in 1880, but his Congressional career was not to be very long, however creditable. In the Forty-sixth Congress and in the opening of the Forty-seventh he distinguished himself as a "business member." His wide acquaintance with commerce and finance made him of inestimable service in the committee-rooms, while the care of bills upon the floor, after his work was done, was mainly in other hands. As was his life-long custom, here as elsewhere, he acquired the continuous education of his surroundings. He made his own all the specific knowledges of the situation in which he found himself. That is, as if he could not help it, he acquired familiarity with parliamentary laws and usages; the handling of debates; the strategies of legislative contests. He forced his way to the front as one of the few who were distinctly known to all the rest among the mass of representatives. Congress is an assembly of able men who for the greater part attain a kind of honorable obscurity —at least during their first term.

Mr. Morton's most capable associates in Congress, including such men as General Garfield, then the leader on the Republican side of the House, perceived that his best fitness was not for

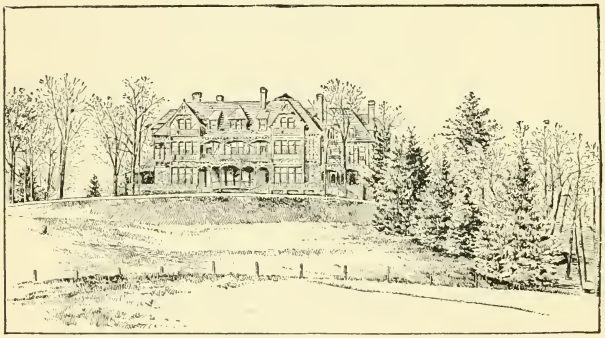
the business of legislation. His abilities and his training were administrative and also, in a high degree, diplomatic. He was a presiding officer rather than a debater, except as debates are conducted by men who speak only to each other and without reference to any audience.

Garfield was a reader of men, and when, in 1881, he became President of the United States, he offered Mr. Morton the choice of the post of Secretary of the Navy or that of Minister to France. The latter duty was accepted without hesitation, and the Congressional committee-rooms were exchanged for the brilliant *salons* of Paris. There were manifest reasons for such a choice by such a man. The Navy Department did not, at that date, seem to offer any field for the exercise of special energy. The time for its development was at hand, but had not arrived. As for statesmanship, in the position of councillors to the chief magistrate, a cabinet council presided over by President Garfield and directed in its policies of all sorts by James G. Blaine, was one in which another man might become little felt and barely visible. On the other hand, the public and private interests to be guarded or promoted by a Minister of the United States to France were mainly commercial or financial in their nature, while the social side of the position also presented a strong attraction.

Four years of arduous services, well performed, justified the President's choice. There were difficulties and perplexities of many kinds, some of which, of course, grew out of the disturbed and

changing nature of French politics. All were so dealt with that competent critics, without distinction of party, united in declaring Mr. Morton an exceptional diplomatic success.

On the other hand, scholarly men, looking on from their own places, recognized the peculiar culture obtained through, while required by, these successive achievements. In 1881 Dartmouth College gave Mr. Morton the degree of



Ellerslie, Mr. Morton's Country Home at Rhinecliff-on-Hudson, N. Y.

LL.D., and, as if in thoughtful approval and confirmation, Middlebury College did the same in 1882. There have been college degrees awarded to distinguished citizens, from time to time, to which the assent of the general public was given with a smile, which meant that the honors were ornamental only, and of a kind not to be commonly worn by the recipients.

He returned to the conduct of the increasing business which poured like a tide through the great banking-house, but it was only to discover

that he had become something more than a trusted financier. It was hardly upon this side of his character that most men were looking. He seemed even to have escaped the popular jealousy so apt to point its finger at those whom it distinguishes as "money kings." He had not made upon the public mind the impression of an excessively rich man, or of a mere gatherer of riches, but as being altogether and successfully a "business man," and that is a character which Americans understand intuitively. It was an idea that spread, silently but continuously, during four years following and it produced a remarkable but entirely natural consequence. At the Republican National Convention in 1888 the list of the party's available men was scrutinized with more than ordinary severity, for the vote was sure to be close, the prospect was very doubtful, and an error at the outset would be an invitation to sure defeat. The candidate for President, General Harrison, was selected because of his solid strength and unassailable name. When the next inquiry was made for another candidate as secure of public approval, to be found, however, on the Atlantic slope, it was noteworthy how unerringly the sifting process put aside other names and settled upon that of Mr. Morton, as a representative business man. He received a more than two-thirds vote of the convention. Success at the polls followed and he became the presiding officer of the Senate of the United States. It was a chair which had been occupied by a long line of distinguished

men. Each in succession had been called upon to deal with a daily tangle of such delicate problems, often even personal in their nature, as belong to the swift processes of debate and legislation. Some had succeeded better than others, and there had been very able men among them whose success had been less than brilliant. It was a severe test of any man's capacity. No doubt, Mr. Morton's parliamentary schooling in the House of Representatives was of vast value to him with reference to what may be called the revised statutes of Senatorial deliberations. More than that, however, was the fact that he had been in the almost life-long custom of presiding over important affairs and of courteously adjusting disputed balances between other men. He was better trained for the place than were some of the most adroit and eloquent parliamentary debaters on the floor of the Senate. Of the manner in which, during four years, he met and filled the requirements of his high and difficult station, no other comment need be made than the decision recorded by the Senate itself. At the close of Mr. Morton's term, every man of the eighty-eight members of the Senate signed an invitation to a public banquet which they offered him, in testimonial of the fact that neither friend nor foe had any fault to find. It stands alone, the first honor of its kind ever awarded. He had conducted with perfect success, and strictly as a business man, the business of the Senate.

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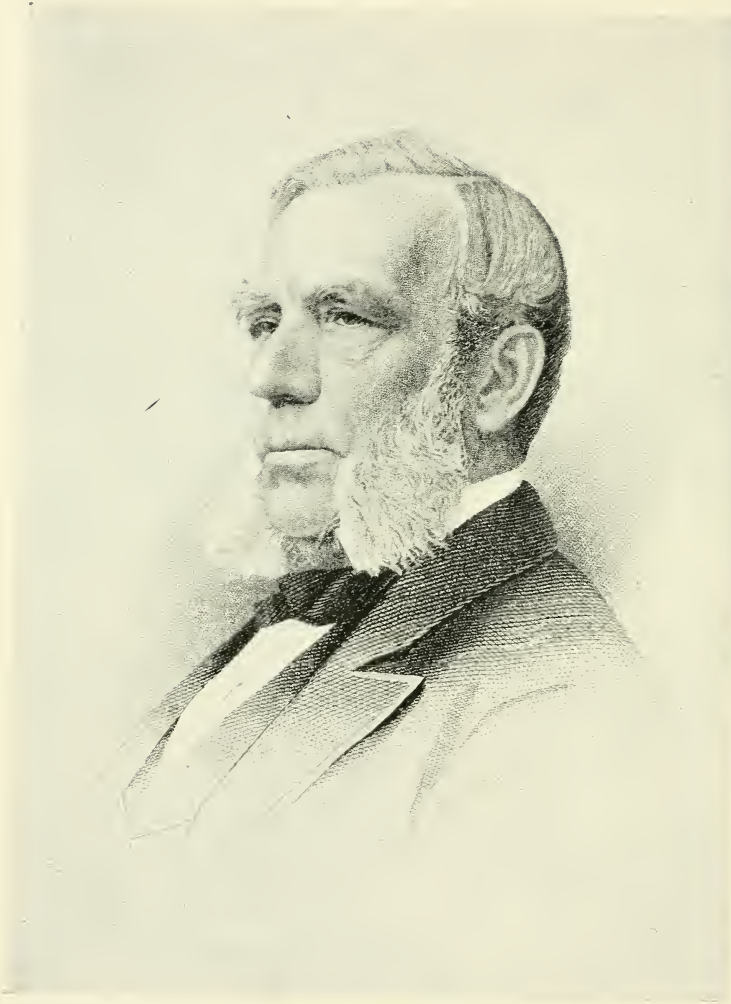


Edwin Denison Morgan.

VI.

EDWIN DENISON MORGAN.

THE history of other countries, as well as our own, teaches us that the qualities of mind and the training obtained by them in winning the higher grades of success in business are available for other uses than those of commerce. Here, more than elsewhere, such uses are sure of being given if at all sought for. Many of our eminent merchants have all the while worked also in other fields. They have been inventors, explorers, projectors, builders, or financiers. Others, although not so large a number, have become eminent as politicians, as statesmen, without severing their relations with their original field of work. The generation of business men immediately preceding this present was fruitful in such instances, and among them were men who left their mark indelibly upon the history of their country.

Edwin Denison Morgan was born at Washington, Berkshire County, Mass., February 8, 1811. His mother's maiden name was Eliza Matilda Waterman. The Morgan family were among the earliest settlers of the township of Groton, near the mouth of the Thames River, Connecticut, from which his father removed to the new home

in Massachusetts in 1809. Here the childhood of Edwin was passed during a few years, and then his father again removed to a farm in Windsor, Conn., not far from his former residence. He was a man of moderate substance, but of high character, and his sons, while given the hardy training and industrious habits of New England farmer boys, received at home the firm foundations of moral and religious culture which prepared them for whatever else could be afforded.

Gov. Morgan's Mother.
(From an old miniature.)

The schools were good, but as soon as Edwin was old enough to work the demands of the farm came first, and he was able to attend the local free academy in winter only, with the exception of one term at the Bacon Academy, in Colchester. This, with such books and periodicals as were to be had at home, or borrowed, made up the apparent sum of his schooling; but there were other lessons whose influence was apparent in all his after life. One of these came to him from the intense spirit of patriotism which was like the very air of the coast country of New England. The neighborhood in which his boyhood was passed was exceedingly rich in its treasured le-

gends of heroic men and women and their deeds, from the earliest Colonial days, and the last war with England seemed hardly over when he was learning his first letters. As he grew older, yet another strong incentive feeling was at work among the boys, not many of whom had any other prospect than that of making their own way in the world. He had not, and he was just the boy to become imbued with the prevalent purpose of going out into the world in search of something better than could be attained among the very restricted opportunities around him. He was an athletic fellow, thoroughly healthy in mind and body; not over fond of books, but exceedingly fond of out-of-door exercises and possessing a singular quickness in estimating at true valuation whatever object, animate or inanimate, might come in his way.

At seventeen, in the year 1828, taller and stronger than most boys of his age, he became a "clerk" in the wholesale grocery store of his uncle, Nathan Morgan, at Hartford, Conn. He was to learn whatever was to be learned there and he was thenceforth to support himself, but the manner in which he did it, and much more, was an astonishment to most people, although it might not have been to his old school-fellows.

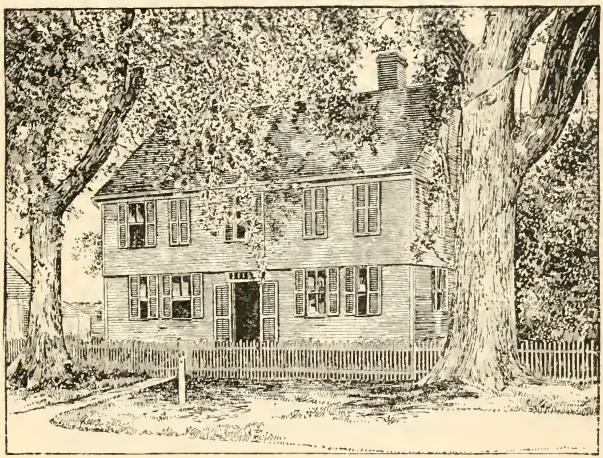
The business training and the knowledge attaching to it were to the last degree miscellaneous, for the customers, sellers as well as buyers, were as widely assorted in character as were the goods. It was a place in which to get acquainted with men as well as with things, and it was not

long before young Morgan "knew everybody." He not only began to understand the grocery business in all its branches, but he began to understand Hartford itself and to take an interest in its public affairs. In both directions he was preparing for the extraordinary future before him.

His peculiar genius as a merchant began to exhibit itself quickly and was intelligently recognized by his uncle Nathan, so that the boy clerk was intrusted with duties beyond his nominal years, as having an oldish head upon very young shoulders.

Then, as now, the city of New York was the great commercial centre, but it was vastly more distant from inland places like Hartford. There were neither railways, steamboats, nor telegraphs. Postal communication was slow and defective. The great mass of minor dealers in the rural districts were almost altogether supplied through intermediates, and the produce of all kinds was collected and forwarded in a corresponding manner. Even for a Hartford merchant, dealing at wholesale, an actual business visit to the great seaport was a matter of moment to be talked about and planned beforehand and to become almost family history afterward. It was therefore an excellent illustration of the good opinion Edwin had been winning, when, at barely twenty years of age, in 1831, he was placed in charge of a considerable shipment of country produce to be delivered in New York, with full power of bargain and sale.

He himself felt sure that his uncle had selected the right supercargo. He had talked with scores and scores of sharp New Englanders about the ways and methods of the city dealers, and he knew some of these. Even the topography of the city, the wharves and the streets he



The Old Morgan Homestead at Windsor, Conn.

was to see, were already familiar to his mind's eye. When he reached his destination, therefore, he was not at all in the character of a green boy from the country. He felt and acted as if he were at home, or had but walked out of Hartford into a larger village, among men with whom he was reasonably well acquainted. The fact that he was able to do so rendered that trip a sort of turning point in his business career. He not only sold

out to the best advantage, but, without waiting for authority or advice, which could not be had at that distance from home, he promptly seized an opportunity offered by the current market prices, bought a return cargo with the proceeds of his uncle's consignment, and returned with it to obtain a somewhat unusual rate of profit.

Great was the surprise of uncle Nathan, however high had been his opinion of his dashing, trading, keen-eyed nephew. He at once declared that a boy who could handle business after that fashion had manifestly passed his apprenticeship. It was time for him to become a partner in the concern. Morgan had already become a leader among the young men, the budding politicians, of his own ward. He had strong views of his own concerning the management of municipal affairs, and he made himself so active in urging them that in the following year, 1832, he was chosen a member of the City Council at the very election in which he cast his own first vote.

There were several visits made to the great city during the following four years, and every time the young country merchant went there he found himself feeling more and more at home. The country business prospered in his hands, moreover, and his share of each year's results brought him nearer to the accomplishment of an ambition he was forming. He was ready for his proposed venture in 1836, and then, at the age of twenty-five, he removed to New York and went into business for himself as a grocer on Front Street. That year, and very much more so the

next, marked a time of wide-spread financial tribulation. The panic of 1837 swept into bankruptcy not a few of the old Front Street houses, and so the field may have been somewhat cleared for the operations of a vigorous new-comer. He was hardly that in some respects, for he already had formed a large number of business acquaintances, upon whom his almost excessive energy had made its due impression. As for the business itself, its earlier operations offered very few features with which he was not entirely familiar. Such others as turned up from time to time he mastered without an effort, for all their details came to him as if he had somewhere read them in print. Perhaps he had no other characteristic more marked than this of perpetual readiness, almost impossible to be surprised, and it had a foundation in the iron firmness, the unwavering business courage, with which he was prepared to grapple and overcome the constantly occurring perils and emergencies of a stormy career. Strength and courage seemed to develop and increase from year to year, and a steadily widening circle of acquaintances cordially recognized qualities so rare and so valuable. With all his push and force, moreover, he was accustomed to meet other men with a hearty, kindly cheerfulness, which had in it something winning, coming from so robust and uncompromising a man. If he was not exactly what is called popular, he was exceedingly well liked, which is much better.

Business grew and multiplied, and the young merchant himself grew with it. It was a period

of great commercial activity, during which the United States pushed forward almost abreast of England in the ocean-carrying trade, while our coastwise commerce grew apace, and that of the interior began to give promise of its present proportions. The stately ships at the wharves or at anchor in the stream, as the Front Street grocer came and went, were as if they beckoned to him. They were his servants, and it was not long before the keels that he owned or chartered were ploughing the most distant seas, carrying to other lands the produce of America, or bringing back purchases or consignments from all the corners of the earth. As for the business concern which he was so rapidly building, if it were to be considered as a ship, he was always and unquestionably its captain and somewhat intolerant of any possible variation from his orders given or from the established regulations of his counting-room. This regard for discipline and system was what slack-handed people, inefficient employees, and a wide range of uncertain characters were in the habit of calling his severity or his tyranny. It was a steady-handed common sense, without which no business of any kind can successfully be carried on.

The general details of a merchant's career—voyages, cargoes, purchases and sales at home and abroad, with their ever fresh excitements—are intensely interesting to those who are engaged in them. Even their narration is often picturesquely useful and full of illustrations of men and times, but the striking incidents of Mr.

Morgan's commercial transactions are almost too numerous for easy selection. As time went on, he necessarily took up the banking department which, in one form or another, is almost inseparable from a large mercantile business. He did not, however, for a long time, at least, become more a banker and less a merchant. As a practical financier, in any relation whatever, but always outside of speculative finance, his soundness in fixed principles and his prophetic judgment of the probable course of events, came to be relied upon almost implicitly by his business associates. Not that losses did not come, and sometimes heavily, for he was called upon to pilot his affairs through more than one season of storms when there were shipwrecks all around him.

An invaluable element of his business strength was his capacity for reading other men and so of choosing wisely his partners and subordinates, temporary or permanent. He and his house took rank as belonging to the solid things "on 'Change" which the public expected would remain.

While altogether a business man, Mr. Morgan was not the less on that account a very active and public-spirited citizen. The tendencies which made him a member of the Hartford Common Council at twenty-one came with him to New York. Even while managing a moderate business on Front Street he began to be known in the political gatherings of the day as a man of decided opinions, which he was ready to express at any time.

These were not always the opinions of the

majority, by any means, but his courage and ability in defending them forced him after a while into the position of a local leader. During a number of years he restricted his political services to liberal contributions of counsel, cash, and influence, but the swelling tide of exciting questions, municipal and national, was drawing him in. The year 1849 found him an Alderman of the city, and before its close he had been elected a member of the State Senate for a two years' term. In both places his political influence grew with extraordinary rapidity. At the end of his term in the Senate he was re-elected. He was not an orator, unless it may be considered good oratory to present clearly formed views boldly and convincingly, without a sign of attempting what is described as eloquence. His acknowledged power in the Senate was closely allied to that which he evinced in his own counting-room, and his "office desk" upon the floor was a very unique centre of perceived political power, the power of strong common sense and an unwavering will.

At the end of his second term, in 1853, he had a nominal vacation from politics, holding no office, but busily advising in party affairs. In 1855 he accepted the position of Commissioner of Emigration, mainly because the management of the important interests involved was sadly in need of reformation. This duty he attended to during three years which followed, although others of an even more pressing nature were meantime forced upon him.

The political world began to show threatening signs of great changes, if not of convulsions. It was the day of anti-slavery agitation, and there were extremists upon both sides of that question who were greatly in need of the restraining hands of moderate men. The old parties, Whig and Democratic, were manifestly breaking up. They were as "old wine-skin" bottles, badly decayed, not strong enough to bear the fierce fermentations aroused by the discussions of the right of State secession and the future of the Territories. Mr. Morgan was distinctly an anti-slavery man, but not what was in that day termed an "abolitionist," for his steady conservatism was opposed to feverish utterances or violent measures. His very conservatism, however, compelled him to see and to say that the welfare of the nation required the creation of a new and strong political party as a power competent to govern the country in the interests of freedom, while preventing anarchy and protecting the Union. To see and declare such a necessity was also, for a man of his character, to take up energetically the business of supplying it, and the materials at hand were abundant, if rightly administered.

There was a period of very sharp and exciting preliminary agitation, in every stage of which he made himself felt, so that he became generally regarded as one of the leading spirits, if not the foremost figure, in the movement in the State of New York. His industry at this date was phenomenal, for he was compelled to superintend the vast affairs of his commercial house while in al-

most ceaseless consultation with the founders of the new political organization East and West.

When it was decided to hold a somewhat informal "national convention," that met at Pittsburg in February, 1856, he attended as a delegate from New York. In his opinion the time was not yet ripe for definite action, nor was the body itself properly representative. It had been gathered too hastily and had no hold upon the popular mind. It was therefore adjourned, after providing for a more systematic, business-like assembly to follow. This second convention was held at Philadelphia, June 17, 1856, and consisted largely of the men who had been present at the first. The impression there made upon them by Mr. Morgan was at once manifested in the hearty acclamation with which they chose him chairman of the convention. He was discovered to be an admirable selection as the presiding officer of such a body, which contained, at first, as many doubtful or timid men as it did of those who were rashly over-zealous. The proceedings greatly profited by the peculiar power exerted by the chairman, but it was remarkable that this fact was so clearly discovered by all the members of the convention.

John C. Fremont was nominated for President and William L. Dayton for Vice-President; a platform of principles was adopted; the new party was called into existence, but its first name was "The People's Party," that of Republican attaching, by common consent, not long afterward.

Before the convention adjourned it selected a national committee to take entire charge of the affairs of the new organization, and at the head of this, as chairman, it placed Mr. Morgan, with responsibilities which few men would have been fitted for. It was a position which he continued to hold during eight years that followed. At the end of that time he exchanged it for the chairmanship of the "Union Congressional Committee," which he retained, in like manner, year after year.

The "Fremont campaign" was one in which the only success to be reasonably hoped for was in State and municipal elections and in the gathering and welding into unity of the varied heterogeneous elements of which the new political body was to be composed. To this work Mr. Morgan gave himself with all energy and with considerable expense, and he proved that the construction of the framework of a party and its rapid extension over a vast area are altogether like other business undertakings. He did not at first permit himself to be named as a candidate for office, but he exercised much influence over a large number of the nominations made, especially in New York. Here, too, his judgment of men came into play, and a long list of young men who were afterward prominent in political affairs owed their first recognition, their summons to important activities, to the quick perception and vehement urging of Edwin D. Morgan. General Fremont was not elected, but he carried more States (eleven) and more

votes in the electoral college (one hundred and fourteen) than any but the most sanguine had expected. The new party also obtained control of the House of Representatives, but perhaps the best result accomplished, with reference to the future, was the admirably efficient condition attained by the brand-new machinery of the party organization.

The next State election in New York was in 1858, and Mr. Morgan was elected Governor for a two years' term. His position had now become indeed important, as manager of the party and as Executive of the Empire State. It was a time which called for strong men. There were two years more of increasingly hot and perilous agitation, during which the most urgent private interest might well be laid aside that every energy might be given to the State and the nation. In the Lincoln campaign of 1860 Mr. Morgan's efficiency was warmly acknowledged, and he was again chosen Governor of New York, that he might be in a position to give all the strength of the State to the support of the national government and the preservation of the Union. Bitter as had been the political contest, and loud as were the threatenings of the advocates of "secession," many able men refused to believe that war was coming, but Mr. Morgan was not one of them. He began at once to prepare for the trying responsibilities of a "war Governor" of the State which must necessarily furnish more men and more money than any other, and whose attitude and action would

surely give the tone or set the example to be followed by lesser commonwealths. The State of South Carolina seceded ten days before Mr. Morgan took the oath of office for his second term, but he was already preparing to respond to the counter-proclamation which he knew must shortly come. The militia system of New York, outside of a few city regiments, was decidedly upon a peace basis. Not one of those regiments, even, could be maintained in the field, for there was no such thing as a quartermaster's or commissary's department, except on paper in the pigeon-holes of a dusty office-room of the capitol at Albany. Mr. Morgan looked around among his capable young men and asked one of them, named Chester A. Arthur, to go with him, as a member of his military staff, to put the State on a war footing as rapidly as might be, and to be ready to respond to any call for troops. It was an admirable selection, for General Arthur became the very life and soul of the rapidly devised methods for hurrying to the front all troops whatsoever that passed through the central military depots of the city of New York. It was partly with reference to volunteers from other States, over whom, as Governor of New York, Mr. Morgan had no legal authority, that President Lincoln shortly appointed him a major-general of volunteers, and made the State a military department under his command. Volunteer officers could, therefore, report to him, and any within his district were under his direction, if the needs of the service required it. The

New York militia also became the Army of the Northern Frontier. He accepted the commission for the sake of the uses involved, but he refused to draw pay or rations, or even for the reimbursement of many actual outlays. These, indeed, in all directions, had been largely in excess of any appropriations placed at his disposal by the State. The movement of the militia of New York was at no time hindered by the lack of funds. Only at the outset the Governor and his capable aid were compelled to be cautious, even in spending their own funds for war preparations, lest they should arouse critical jealousies both at the North and at the South.

The Sumter gun sounded, and the President's proclamation calling for troops was issued on the 15th of April, 1861, and at once the quota of New York militia began to go forward, while all over the State regiments began to form for the volunteer service. What this might be was as yet not even outlined, but the Governor went on with its first stages of preparation, very much as if he already knew what the next demand would be. A number of hastily formed but pretty well equipped regiments were sent to the front before any act of Congress provided for their reception. They were on the ground and others were ready to go forward, when the Bull Run defeat was so swiftly followed by Congressional legislation placing half a million of men at the summons of President Lincoln. The rusty, defective military machinery of the State, in time of peace, was replaced by bureaus of organization, equip-

ment, transportation, and maintenance, whose efficiency rivalled that of a first-class business establishment. The position assumed by the Empire State was of inestimable value to the national cause all over the land, and the warm personal friendship of the President was one of the honors won by the stalwart patriotism and striking ability displayed by its Governor.

Two years that were very long to live and very short to look back upon, brought Mr. Morgan's official term to a close. Disasters in the field had been counted twice by the war-wearied people and advantages won had certainly been much underestimated. A very large part of the Republican vote was in the army, and so the party was defeated at the polls. There was to be an opposition Governor of New York, although one by no means lacking in patriotism, but the public services of Mr. Morgan continued, for he was transferred to a seat in the Senate of the United States for a six years' term.

It was a time when thoroughly trained business men were sorely needed in that body, for the questions of the day were financial much more than otherwise political. Congress had indeed a large burden of general legislation upon its hands, and it rightly considered itself the coordinate of the Executive in scrutinizing every feature of the conduct of the war. Still, it was practically resolved into a Committee of the Whole on Ways and Means, and there were those among its membership whose previous experience had brought them only crude per-

ceptions relating to the taxable resources of the country and the science of turning available credits into debt-paying paper. The just weight due the counsels of the New York merchant-statesman was accorded him at once. He was placed upon the Committees of Finance, Commerce, Pacific Railroad, and the Library. It is recorded that during his entire term he did not miss a single session of the Senate, but was always in his place ready for business. His work in the several committee-rooms was of the most valuable character and its performance was tireless. He was in the full vigor of a manhood unimpaired, for his habits from boyhood had been rigidly simple and correct. He had wasted nothing and he could therefore endure toils that were too exacting for the bodily strength of many another able man.

Mr. Morgan was a good parliamentarian and could hold his own as a general debater, but he never consumed the Senate's working hours in speech-making. He was a legislator confining himself to business upon the principles which had given him his successes as a merchant.

The various important financial measures of President Lincoln's first term owed so much to the New York Senator, that at the beginning of the second term he was offered the portfolio of Secretary of the Treasury. It was declined for what seemed the manifest reason that the national finances of the future required him to remain in the Senate. His decision was undoubtedly as correct as it was unselfish, and he

continued his watchful service through all the stormy years of President Johnson's administration.

At the end of his Senatorial term, in 1869, there was nothing to demand any special devotion to politics. The affairs of the nation were in good hands, while the affairs of the house of E. D. Morgan & Co. seemed to ask for the return and attention of its head. They had been managed by capable and trustworthy men, always more or less in consultation with him, and the credit of the firm stood high at home and abroad. Even when the panic of 1873 came, a few years later, and the whole "Street" seemed to go down together at once, no trace of the storm was left behind upon the financial position of the old war-Governor.

Not that he was really old, but that every resident New Yorker had known him for so long a time, during all of which he had been a prominent and often a striking figure. It was said that his presence upon the platform, at a public meeting, was somewhat like adding a very large percentage to the number of men present. It surely added much to the force and respectability of the meeting, for he was now, in more respects than one, a historic character.

However that might be, he was an exceedingly hard-working character, for he was a busy director in banks, railway and telegraph companies, and a trustee of several charitable institutions. There were also family and social duties which he did not neglect, and he was during

many years the president, adviser, and liberal helper of the Women's Hospital. He was well known as a judicious and wisely scrutinizing giver, disposed to know exactly what was to be done with the money given and to act as a directing counsellor whenever he saw a need. Sometimes, too, his advice was worth quite as much as his money. Of his larger gifts, $100,000 went to Williams College, Massachusetts, and another $100,000 to the Presbyterian Theological Seminary.

In September, 1881, Chester A. Arthur became President of the United States. He had requested the Cabinet officers appointed by President Garfield to remain with him, and all but the Secretary of the Treasury did so. The President at once offered that portfolio to Mr. Morgan and sent the nomination to the Senate, where it was promptly confirmed. It was a graceful recognition alike of the old and strong tie between the President and his early friend, and of the high character and eminent public services of the nominee. It could not be anything more, however, for the sturdy strength which had endured so well was beginning to yield and the honor was declined. Only two years later, February 14, 1881, the long and useful career of the merchant-prince and patriotic citizen closed, amid an almost universal acknowledgment that one of the strongest men in the country had finished his work.

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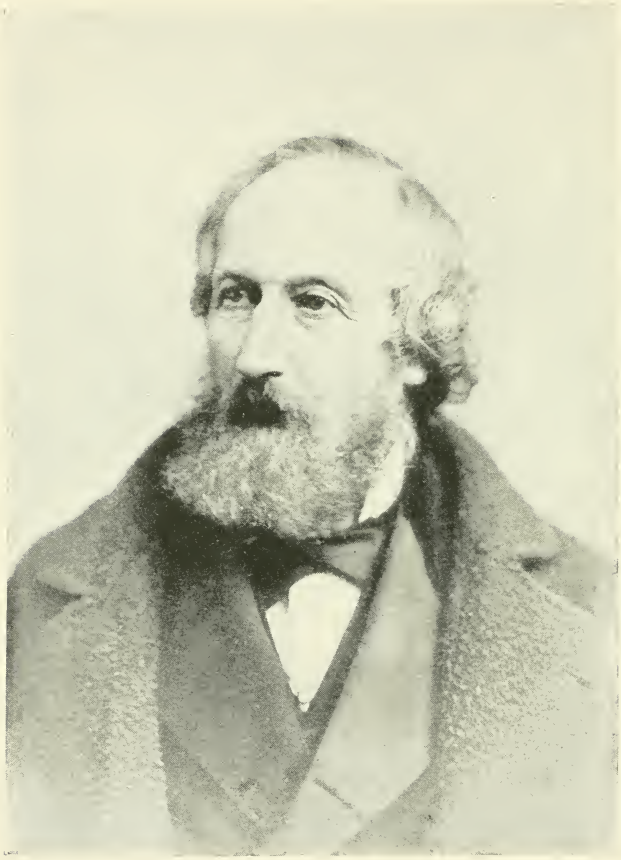


Cyrus W. Field

VII.

CYRUS WEST FIELD.

THERE was a time when regions and places on the surface of the earth were in all respects separated from each other by measurable distances. The time required for communication from point to point was governed by the speed of such methods, horse or ship or foot, as might convey a man, a messenger. Very nearly in a related correspondence was there a wideness of separation in feeling among communities and nations. Sympathies were narrowed, neighborly feeling could not grow, and in times of trial the hands which might have helped were too late in coming. Numberless were the instances of resulting evils, greater or lesser, for even battles were fought after the nominal return of peace, but before it could be announced in the opposing camps. At New Orleans, January 8, 1815, all the bloodshed and suffering were needless, for the treaty of Ghent had already been signed two weeks when General Pakenham fell and his veterans recoiled from before the American lines.

The invention of the electric telegraph and the construction of land lines began at last to work a kind of revolution, but the victory over dis-

tances, so important to the future of the world, was only half won so long as the wide reaches of the oceans remained impassable.

The world before the telegraph and the world since its coming are hardly the same, in many great features, but the transition from the old to the new is already an almost forgotten story. We are so accustomed to the news of all the earth that we receive it like the air, and think and talk as if our ancestors had done as we do.

There was a long all but desperate struggle before the oceans ceased to be barriers in the path of the electric current, and the hero part of that struggle was borne by a man who went into it altogether as a man of business, undertaking an enterprise in the soundness of which he had what may be described as "business faith." In so doing he offered a perfect illustration of an element essential to every permanent or considerable business success.

Cyrus West Field was born in Stockbridge, Mass., February 20, 1819. The family to which he belonged has been fruitful in men and women of exceptional ability through several generations. His own parents were in moderate circumstances, but he received excellent home training and with it all that could be obtained from the very good public school and academy of Stockbridge. Although fond of books, he was a tough and hardy boy, and evinced a spirit of adventure which was to bear remarkable fruit in after years.

He was only fifteen when it became desirable

that he should begin to do something for himself, and an opening was ready for him. An older brother, David Dudley Field, was beginning to win success as a lawyer in New York, and through him employment was secured in the flourishing dry-goods house of A. T. Stewart & Co. It was a capital school in which to study the ways and means for success in business, but the young scholar from Stockbridge did not become devoted to business for its own sake. Especially, he formed no liking for the dry-goods business. Nevertheless, he remained with Mr. Stewart during about six years, acquiring the confidence of his employer and of other men. He had been looking around him for another kind of opening and he had found one. When he became of age, in 1840, he ceased to be a clerk that he might set out for himself, with others, in the manufacture and sale of paper. It was a comparatively small beginning, but the paper business was itself in its infancy. From that time onward the demand and consumption were to increase with marvellous rapidity. So were all the machinery and appliances of manufacture and the sources of supply of varied materials. It was with reference to this development of the business he had selected that the peculiar faculties and training of Mr. Field came out into strong contrast with those of some of his slower-footed competitors in the paper trade. He grew with the growth of the demand, meeting it with so much of shrewdness and enterprise year after year that he was only

thirty-six years of age when he declared that his fortune was sufficient and he was ready to retire. Not only had he money enough; his family relations were all that he could ask for; his home was an acknowledged social centre; there was no need for toiling so severely any longer; but he longed to see the world and know what was in it. He would, therefore, give himself to books, to art, to travel, to whatever ways in life the possession of wealth, position, and friends might entitle him.

Six months were spent in travel in South America, among rivers and mountains and peoples outside of the accustomed paths of rich American tourists, but all the while a remarkable proposition had been preparing for his return. His brother, Matthew D. Field, and Frederick Gisborne had planned a telegraph line across Newfoundland, to meet the news of Europe at the coast and send it to New York. It would be "six days or less" from its starting point on the other side of the ocean, if the plan could be carried out, and all the vague possibilities of cable telegraphy came in as hopes to add to its attraction.

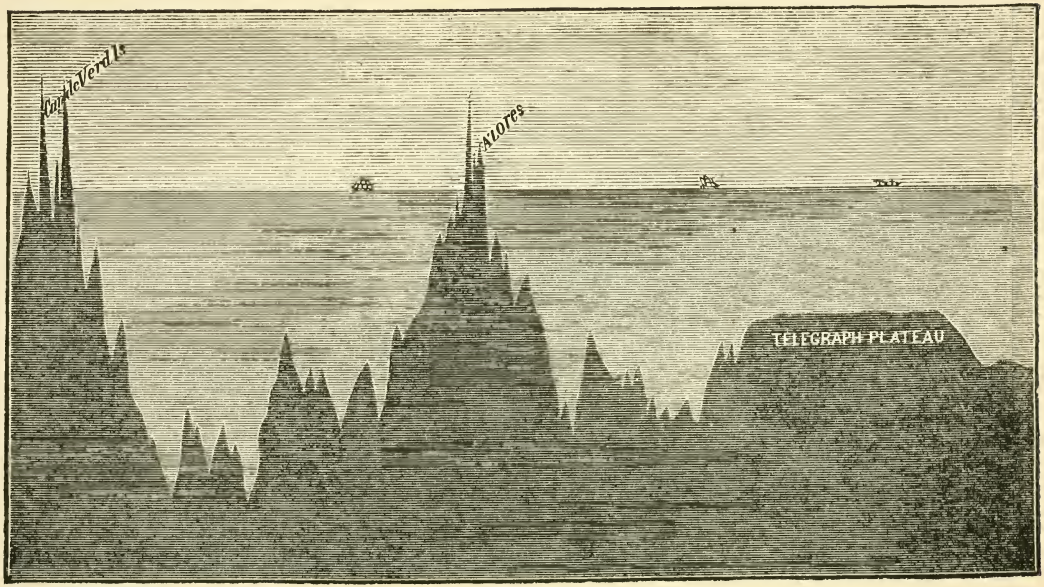
This at first did not seem to be very strong, and Mr. Field resisted it. All his pleasant visions of the life to be led by a retired merchant seemed to draw him in an opposite direction. They argued, however, and he pondered, and all the while a great dream of a vast, world-serving enterprise crept into his mind and fixed itself, taking permanent possession. The trans-

atlantic cable had become the business of his life.

The idea was by no means new. While studying the outlines presented him, he wrote to his friend, S. F. B. Morse, and received for reply that the inventor himself, as long ago as 1843, had reported to the Secretary of the Navy: "Telegraphic communication on the electro-magnetic plan may with certainty be established across the Atlantic Ocean."

As to the ocean itself, its tides and currents, its deeps and shoals, the acknowledged authority was Lieutenant M. F. Maury, of the navy, and inquiries sent to him brought back an encouragement that was almost startling in its nature and timeliness. The recent soundings made by the United States brig Dolphin had defined the existence of the great North Atlantic bottom plateau, with an oozy bed that seemed as if it were made to rest cables on. Moreover, recent experiments in the use of gutta-percha for purposes of insulation seemed to set at rest some causes of anxiety concerning the character of the cable to be laid. As to the route across Newfoundland, it presented somewhat vaguely the idea of a rugged wilderness to be penetrated.

Perhaps Mr. Field did not yet know how completely he had given himself up to the enterprise which was taking form in his hands as he proceeded with his inquiries and calculations. He had now gone far enough, however, to assume the position of its eloquent advocate, when he prudently began to "ask the advice" of such



Bed of the Atlantic Ocean through the Cape Verd Islands, Azores, and the Telegraph Plateau.

men as he selected for desirable associates. His own views and plans were in shape for vivid presentation before they were heard and scrutinized by a coterie of the clearest-headed business men in America. His next-door neighbor was Mr. Peter Cooper, a man of rare acuteness and judgment, but overflowing with business dash and courage. To him, first of all, the new scheme was presented across the library table, and his prompt and strong approval, with an assurance of pecuniary support, was a great encouragement to Mr. Field. His own brother, David Dudley Field, had already joined him heartily, and there was need of a cool, capable counsellor learned in the law.

It was Mr. Cooper's opinion, as well as that of Mr. Field, that the general public should not be consulted nor asked to contribute. The nature of the adventure required that only a few strong hands should carry it. The next recruit sought was Mr. Moses Taylor, one of the leading capitalists of the city, and known also as one of the hardest to convince. An introduction was obtained, and Mr. Field himself recorded that the keen-eyed financier sat and listened to him a full hour without speaking a word. He then gave his assent, however, and he also brought in his friend, Mr. Marshall O. Roberts, a man whose name was as a synonym for dash and enterprise to all the generation of business men that knew him. The next man enlisted, almost against his will until his enthusiasm was aroused, was Mr. Chandler White, a retired merchant of large

wealth, a personal friend of Mr. Field. It was now suggested by Mr. Cooper that five were as good as ten if they would pull together, and recruiting ceased, but Mr. Wilson G. Hunt, an eminent merchant, joined them about a year later.

Mr. Field, accompanied by his brother and Mr. White, were now ready to make a first and somewhat stormy voyage to St. John's, Newfoundland. They were well received with assurances of co-operation from the colonial government, and after a surrender of what may be called the Gisborne charter, of a preliminary undertaking which had failed for lack of capital, a new company was chartered, with a right of way, a grant of land, and some financial help, under the name of the New York, Newfoundland & London Telegraph Company.

As yet the ocean cable was a thing of the future and of doubtful experiment. It was a dream entertained by Mr. Field and his brother and their four visionary financiers, but for which sober-minded people were not yet quite ready. The idea presented for immediate realization was a telegraph line across Newfoundland, a cable across the Gulf of St. Lawrence, connection with land telegraph lines to New York, and then the establishment of the fastest steamship line on earth. Each steamer was to touch at St. John's long enough to land news, and this could then be telegraphed to New York, possibly only five or six days from London, and the reverse process was to be accomplished at a point on the Irish coast, a land line across Ireland and a cable to

England. It was a daring scheme, but it had in it no traces of the wildness which attached to the idea of a telegraphic rope upon the bottom of the deep sea.

The first action consisted in the general payment of debts belonging to the old company and assumed by the new, much to the gratification of many people in St. John's, and then the American party set out for home. Perhaps the character of the five cable visionaries may appear somewhat from the fact that their other business engagements were pressing, so that Cyrus W. Field and Chandler White, with their report, met Moses Taylor, Peter Cooper, and Marshall O. Roberts in David Dudley Field's dining-room on Monday morning, May 8, 1854, before six o'oclock. The new company was organized; a million and a half of dollars was subscribed; Peter Cooper was made president, Chandler White vice-president, Moses Taylor treasurer, all before the sun was well up; and then part of them went home and the others sat down to breakfast with a general understanding that the company expected Cyrus W. Field to go on and do whatever he might deem needful.

The first part of the undertaking, the Newfoundland line, included, under the provisions of the company's charter, "a good and traversable bridle road eight feet wide, with bridges of the same width," along the entire distance, over four hundred miles. The country was a wilderness of mountain, forest, and morass, over which winter reigned during fully half of each year. Of

large sections of the proposed pathway, in fact, there had as yet been no considerable explorations since the discovery of the country. The cost of overcoming the difficulties which arose at every step as the work went on was much in excess of the first estimates, but the projectors did not flinch. Whenever Mr. Field was in New York his house was the office of the company, and its directors spent their evenings there discussing the Newfoundland wilderness; but toward the end of 1854 they were ready to send him to England to contract for the cable to be laid across the Gulf of St. Lawrence and to connect Cape Ray with the Island of Cape Breton.

It was the first of more than forty voyages made across the Atlantic by Mr. Field. He secured his short cable, but discovered that the time was not ripe, nor the minds of men, for presenting the idea of the longer line. His only convert was Mr. Brett, already distinguished for his success in laying two cables across the British Channel. Mr. Field returned and all things waited until the following summer. By that time the land lines were doing well and a hundred and forty miles of "bridle road" were opened across the Island of Cape Breton.

The Gulf cable was shipped and came across the ocean safely. All things seemed to be going well. Even the weather was good when the work of laying began, on the 7th of August, 1855. When about forty miles had been paid out, however, a violent storm arose and the captain of the bark which carried the cable was com-

pelled to cut loose in order to save his craft from utter wreck. The loss was hopeless and the work went over to the following year. If it had been in the hands of weak men it would have been given up, but there were a few neighborhood consultations, and then Mr. Field going again to England, the additional cable was ordered, and also the proper fitting up of a steamer instead of a sailing vessel to carry and pay it out.

The year 1856 came; the cable was laid successfully; the land lines worked well; there was telegraphic communication from New York to the most easterly point of America at which the proposed line of steamers could deliver news, and the first great advance had been made toward a cable across the ocean. Thus far the projectors had paid out over a million of dollars in nearly equal portions, Mr. Field somewhat more than the others. Small sums had been contributed by Professor Morse, Robert W. Lowther, and Mr. Brett, the cable-builder of England.

Now, however, another change came, for the admission of Mr. Wilson G. Hunt to the board of directors and to a share in the financial burdens was made upon the death of Mr. Chandler White.

The changes among associates; the unexpected trials and reverses; the long delays; the perpetual assurance that success of any kind was yet a thing of the far future—all are important considerations in a study of the kind of mental and moral fibre capable of exercising the faith which wins success.

During all this time the general subject of ocean-cable telegraphy had received a great deal of careful study, accompanied by numerous experiments, by the best electricians of Europe and America. There were yet mechanical obstacles to be overcome and problems of transmission which had not by any means been solved. The keenest and most hopeful investigators were the very men to whose minds every doubt was sure to suggest itself.

Neither bonds nor stock of the company had been placed upon the general market, but now a quarter of a million of dollars in bonds was issued and taken at par by the associates themselves prior to an attempt at obtaining English co-operation. The next step required that Mr. Field should go to England, taking his family with him, and reside there while conducting financial negotiations and superintending experiments. He went in the summer of 1856, with full power of all kinds. One of his first consultations after reaching London was with his old friend Brett, and he learned how deep an impression had been made by the difficulties met by that gentleman in laying the channel lines and by the first failure in the Gulf of St. Lawrence. If so much had to be overcome in laying less than three hundred miles of cable, what impossibilities might block the way of one three thousand miles long, if that was to be its actual length?

Nevertheless, Mr. Field met with a great deal of cordial encouragement, especially from scientific men and constructors. Among these was

Mr. Brunel, the builder of the great steamship Great Eastern. He took Mr. Field to look at the vast hull that he was putting together, and remarked: "There is the ship to lay the Atlantic cable," but neither of them had any idea of what was really in store for her.

While other financial negotiations were going on Mr. Field opened relations with the British Government and was listened to by men of broad and liberal statesmanship, fully capable of comprehending the results of the proposed achievement.

Autumn came and nearly passed before a definite success seemed near. In November a favorite sister of Mr. Field, who had accompanied him, died in Paris, while he and his family were making a pleasure trip to France, but he returned from her funeral to be stirred into activity again by the decision of the treasury lords. It was given in the form of an offered contract with the company that the cable should be laid and that a subsidy of fourteen thousand pounds sterling per annum should be paid, from the date of the completed laying, and that the governments of Great Britain and the United States should have equal rights in the use of the line. Other helps and protections were promised and a financial basis was obtained. A new company was organized, called the Atlantic Cable Company, with a capital of three hundred and fifty thousand pounds, and Mr. Field undertook to obtain subscriptions. He began in London, aided by enthusiastic friends, and he went to Liverpool and Manches-

ter to address the Chambers of Commerce of those cities, but he had no need to go further. Subscriptions poured in, even excessively, and his own original subscription of two-sevenths was cut down to one-fourth, or eighty-eight thousand pounds, which he expected to distribute among American subscribers. It was not a "promoter's share," but every dollar of it was actually paid in money, and the contemplated distribution, owing to a succession of interferences, was only in part ever made, the main burden of it remaining upon Mr. Field himself.

The next immediate anxieties in England related to the mechanical construction of the cable itself and to the methods and perils of its paying out from shipboard. These, however, had to be left, for the time, in other hands, for questions of vital importance summoned him to the United States. He arrived in New York on Christmas Day, but not for rest or a holiday, for there was an imperative demand for his presence in Newfoundland. A tempestuous passage landed him at St. John's under the care of a physician, but he toiled on and reached New York again, his errand accomplished, after a month of continual exposure, sickness, and suffering. It was a part of the price of the cable. The very day after his return he went on to Washington to ask from his own government something like the recognition he had received from the statesmen of Great Britain.

So far as President Pierce and his Cabinet were concerned the response was all that he

could have asked for, but the assent of Congress was needed, and this body was at that time unfortunately constituted. Even the Senate, while it listened to the arguments of Senators Seward, of New York; Rusk, of Texas; Douglas, of Illinois; Bayard, of Delaware, and other able men, in behalf of the cable enterprise, was nevertheless so inert or so suspicious that the required legislation was at last carried through, after a severe contest, by a bare majority of one. In the House of Representatives there was an opposition as narrow and obtuse. Only at the end of the session did the cable bill pass, as closely almost as in the Senate, and it was signed by President Pierce on the 3d of March, 1857, as one of the latest acts of his administration.

With the passage of the act of Congress the cable enterprise put on a new aspect. Its funds had been provided; its cable and appliances were approaching completeness; the Newfoundland land lines and the cable across the Gulf of St. Lawrence were working well; the two nations were apparently in accord, and even the question of the transmission of messages seemed to be answered hopefully by the later experiments of the electricians.

Our own government assigned the Niagara, the best and largest steam-frigate in the world, with her armament removed, attended by another fine ship, the Susquehanna, to the work of laying the cable. The British Government had in like manner placed the Agamemnon and the Leopard at the service of the company. The Niagara was

to begin the work and, after a splice in mid-ocean, the Agamemnon was to finish it. The shore end was anchored on the 5th of August, 1857, after a long succession of courtesies and festivities. So far as the science and skill then available could provide, all seemed to promise well, and at an early hour next morning the cable fleet moved away. Before it had sailed five miles, the heavy and somewhat inflexible cable used for the shore end caught in the machinery and snapped in twain; but the Niagara put back, the lost line was lifted and spliced and another beginning was made. The feeling on board is described as intense. The suppressed excitement, the ceaseless anxiety, had such a power that all through the following night even the sailors walking the deck trod softly, as if there might be danger in a heavy footfall. All through the next two days the weather was fine and messages passed freely to and from the shore. On land a somewhat similar anxiety prevailed and the coming of bad news was freely prophesied, for it was sagely remarked by many that this was a new thing, and Mr. Field had never before laid an ocean cable. He was not used to it, truly, but his long-tried faith was receiving an apparent justification.

There was no cloud upon it until Monday evening, when they were over two hundred miles from shore; but then, at about nine o'clock, the current ceased to work, without any assignable cause. It was as if the hearts of men stood still while the electricians tried in vain, again and

again. It had nearly been decided to cut the cable and give it up, when suddenly the current came again, after an interruption of two and a half hours. The ships moved on again and all the hopes came back with the current, but before the dawn of day a worse thing came. The cable seemed to be running out with perilous freedom and the brakes were applied just as the stern of the Niagara arose from a deep wave-trough, and the strain was too great. The cable snapped and the voyage was ended, after three hundred and thirty miles of perfect success, more than one hundred of it in water over two miles deep.

The fleet sailed back, and it was determined not to try again at once, but at least to wait for the construction of more perfect appliances, suggested by this first experience. The directors of the London company seemed to be by no means disheartened, but ordered new cable to replace the lost piece and proposed to be ready for another attempt in 1858.

Mr. Field soon returned to America, only to hear of the great financial panic of 1857. It had swept the country like a hurricane and his own fortune had suffered severely. He was not a bankrupt, but he was no longer a rich man. It had been a terrible year and it closed in the darkness of a great doubt, for the temporary confidence of the previous summer was all gone and in the minds and utterances of many men he was once more a mere visionary, following a will-o'-wisp.

The first experiment had sunk a hundred thou-

sand pounds of the company's capital, and there was difficulty in replacing it; but this was done, and Mr. Field returned to England as general manager, after obtaining from President Buchanan's administration all the ships and co-operation asked for. Comparatively poor as he now was, he refused the compensation offered for his services, a thousand pounds, and worked without wages.

The improvements of all kinds were many and important, but their very supervision gave Mr. Field several months of severe, unresting toil. The Susquehanna being detained in the West Indies by yellow fever on board, the British Government replaced her with the Valorous.

This time the laying of the cable was to begin in mid-ocean, the two ships to meet, splice cable, and sail toward opposite shores. The cable squadron sailed from England June 10, 1858. Even in getting to the ocean rendezvous, terrific storms all but wrecked vessels so heavily and unmanageably laden, but on the 25th of June they were all together at the place appointed. Days had been consumed in repairing the consequences of the bad weather, but on the 26th the splice was made and the work began. It was only a beginning, for barely three miles of line were out before there was a hitch and a snapping. Three miles was no great loss. Another splice was made and another start. This time forty miles of cable ran out well and then the current ceased, no man ever knew why. It was disheartening, but that piece of cable also was

counted lost, the ships came back, the cable ends were joined, and a third time the messages ran well as the Niagara and Agamemnon slowly separated. On they sailed, and hope almost grew bright again, until they were about two hundred miles apart, and then it died. It was on the night of Tuesday, June 28th, that the current ceased. The cable had broken about twenty feet from the stern of the Agamemnon. Had the vessels been nearer each other, a new trial might have been made, but as it was, both gave it up and sailed back to England.

The directors bravely determined to try again, but it was almost with the courage of despair that the needful preparations were made. So completely had other men abandoned the wild scheme that the cable fleet, when ready, steamed away without having any notice taken of their going. Even those on board the ships were dull and downcast. It was afterward said by those on the Niagara: "Mr. Field was the only man on board who kept up his courage through it all."

It was on Thursday, July 29th, that a splice was made and laying cable began. That very evening the current ceased for a while, and all seemed lost, but it mysteriously returned and the work went on. The next day the Niagara's compasses went wrong on account of the mass of attraction on board, and she wandered out of her course until the British ship Gordon went ahead as guide.

From that time onward there were checks and

anxieties one after another, with seemingly insurmountable difficulties to overcome as they were met, with storms and contrary winds, with perils even from merchant ships that crossed the cable-laying course, one of them nearly running down the Niagara. All were passed, and on Thursday, August 4th, the Niagara anchored in Trinity Bay, Newfoundland, and the cable seemed to be laid, for the Agamemnon was already safe in Valentia Bay, Ireland. The next day, the 5th, Mr. Field sent a long despatch to the Associated Press, to suprise millions of people who had only heard of the first failures and had utterly given up any belief in him or his enterprise.

There was a corresponding reaction in the minds of men. Cannon salutes were fired; bells rang; crowds cheered; the news was received as that of one of the greatest victories ever won in peace, better than any victory won in war.

There was much to be done upon the broken-down Newfoundland land lines before a through message could be sent. Mr. Field and a force went into the woods at once to make the repairs and then, although the cable was working well, the doubters began to deride again.

The first message from shore to shore was from the English directors to the American: "Glory to God in the highest; on earth peace, good will toward men." The first through messages, however (August 16th) were one from Queen Victoria to President Buchanan and the President's reply. Then the enthusiasm broke

out again. The flags everywhere went up, the cannon thundered, and the church-bells rang clamorously, while the name of Mr. Field was greeted with boisterous cheering, as the hero of the hour, fit to be named with Franklin and Columbus. There seemed no limit and no cessation in the all but tumultuous rejoicings.

On the evening of the 17th the city of New York was illuminated, there was a great torch-light procession of firemen, and a grand public reception in honor of Mr. Field and his associates, with the officers of the cable-ships.

As Mr. Field was entering his carriage to attend the reception a despatch from the London directors was handed him, and on reaching the platform he at once stepped forward and read it to the enthusiastic assembly.

The cheering was half frantic. It was the culmination of a triumph won at untellable cost, and yet it was the beginning of a long darkness, for that was the last message received over the cable of 1858. Down in the depths of the ocean some inexplicable blow had been given and something like a death had followed.

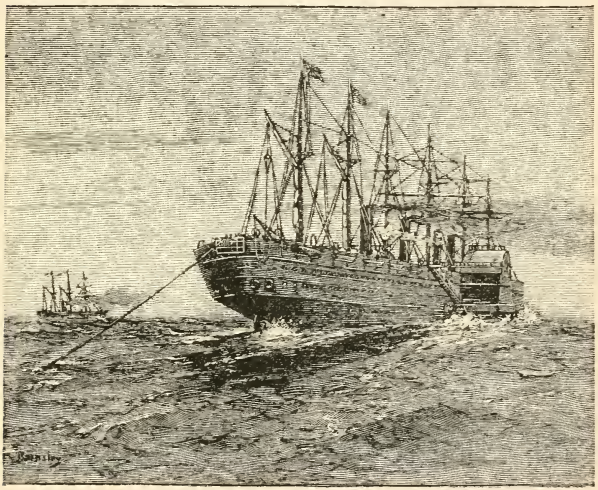
Almost excessive as had been the outburst of rejoicing, the fever-heat of unexpected success, correspondingly bitter and unreasonable was the reversal and the harshness caused by disappointment. It was freely asserted, against all evidence, that no messages had ever crossed the ocean and that Mr. Field had but engineered a stock-jobbing fraud. Bitter indeed was the cup held out to him, and all previous trials seemed as

nothing compared to this. Even his brave associates in England and America were at last dismayed, although they stood firmly by him and defended his personal character. This, indeed, was sustained, as men grew calmer, but his fortune had disappeared and little seemed left except the ghost of a great failure.

The real strength of the cable enterprise lay, after all, in the vast results which were attainable by its success. The British Government refused to give it up, although when applied to for large financial aid there were reasons for hesitation. The following year, however, its Board of Trade appointed a committee of experts to investigate the entire subject and report.

Two years later (1861) this committee made an elaborate, somewhat bulky but favorable report, but the times were out of joint for cable-laying. The American civil war was at its height, the relations between England and America were strained, and there were many who declared that, for military and political reasons, no cable should be permitted. President Lincoln and his Cabinet were wiser, for Mr. Seward, the champion of Mr. Field in the Senate, was now Secretary of State. The real difficulty in the way was one of capital and it seemed for a while insuperable. In 1862 Mr. Field undertook to meet it in person. He visited Boston, Philadelphia, Albany, Buffalo, calling together assemblies of merchants, bankers, and other business men, to address them on behalf of his project. They came, they received him well, but they gave him

no money. In New York he addressed such bodies as the Stock Board, the Corn Exchange, and the Chamber of Commerce. It was all in vain until he went from man to man, asking for subscriptions to start again with, begging from door to door, until he obtained about seventy thousand pounds and could go once more to stir

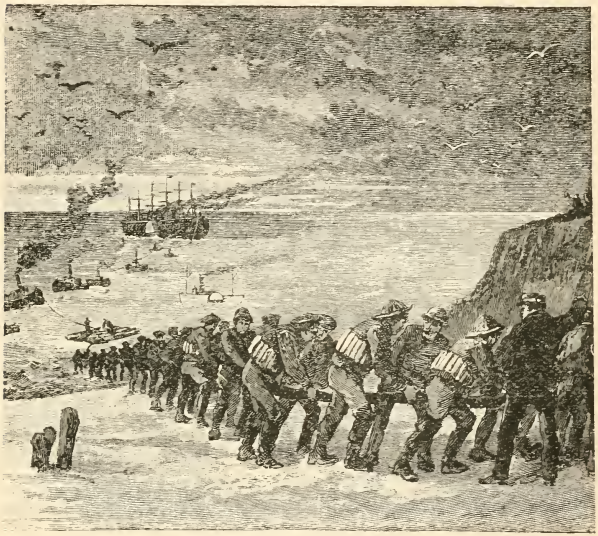


The Great Eastern Laying the Atlantic Cable.

up English liberality. He went and the prospect seemed good, for in August, 1864, the London directors advertised for proposals for a new cable. A number were made to them and one was so entirely satisfactory that Mr. Field returned hopefully to America. It was only to wait for and receive news of delays which postponed the cable-laying one year more.

There had been many notable advances in cable-laying since the great disappointment of 1858, but perhaps the best of all was now made when the company secured control of the Great Eastern. She offered the essential element of steadiness in motion during the paying-out process. Even her vast hull, however, required a great deal of changing and fitting up, and Mr. Field returned to England late in the spring of 1865 to find her not quite ready. The finances of the company, however, were now in very good condition, and all preliminaries were ended in good season. On the 23d of July the Great Eastern began her work, the shore end of the cable being already laid. Then, although all the paying-out machinery worked perfectly, a new enemy was discovered. Only a few miles out from shore the electric tests indicated a fault, the cable was recovered to find it, and a small wire was discovered driven through its covering. A piece was taken out, a splice was made, the ship sailed on, and all went well until the 29th, when the same thing occurred again in deeper water, with greater difficulty in the recovery. It was now plain to all who examined the matter that treachery had been at work, but none could imagine the agent. After that a closer watch was kept, and further mischief was apparently out of the question. Twelve hundred miles of cable ran out perfectly. Only six hundred more remained to be run. Two or three days would bring them to Newfoundland. The problem was solved, if it had not been for the breaking down of the too feeble machinery

with which a discovered "fault" was being attended to. The cable was fouled by the Great Eastern herself, snapped like a thread and went to the bottom. Days were spent in attempts to grapple and raise it, which failed only for lack of



Landing Shore End of the Cable at Heart's Content, Newfoundland.

sufficiently strong apparatus, and then once more Mr. Field was carried back to England for a consultation with the directors.

They again proved equal to the demand upon their perseverance. They ordered a new cable made with all improvements which could be devised. On the 13th of July, 1866, the Great Eastern again steamed out to sea with the new cable

passing over her stern, and this time there was no failure to record. The current news of Europe came from hour to hour unceasingly. A war was raging between Austria, Prussia, and Italy, and the battle tidings reached the cabin of the Great Eastern, but when, on the 27th of July, Mr. Field went ashore to send a telegram announcing success, the latest news from the Old World was of peace declared between the contending powers.

The land lines, long unused, required repairs, and Mr. Field went to work upon them, while the Great Eastern steamed away to grapple for and raise the lost cable of 1865. This was a severe task, but after several failures it was accomplished in September.

Public opinion at home and abroad turned in a great tide toward Mr. Field and honors were heaped upon him, while full justice was done to his British and American co-operators. He himself for a time experienced a feeling of weariness, and was willing to rest if he could be permitted to do so.

At a banquet given him by the New York Chamber of Commerce he expressed his own view of his achievement better than another could do it for him. He said:

"It has been a long struggle. Nearly thirteen years of anxious watching and ceaseless toil. Often my heart has been ready to sink. Many times when wandering in the forests of Newfoundland in the pelting rain, or on the decks of ships on dark, stormy nights alone far from home,

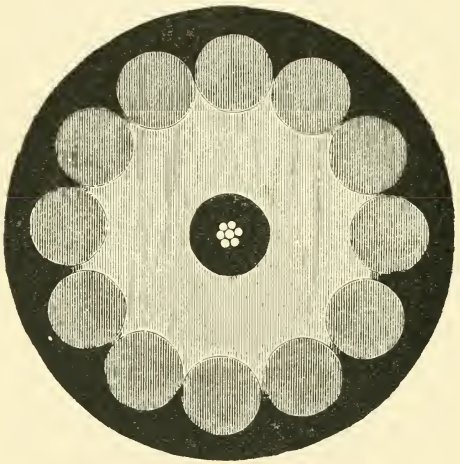
I have almost accused myself of madness and folly, to sacrifice the peace of my family and all the hopes of life for what might prove, after all, but a dream. I have seen my companions, one and another, falling by my side, and feared that I might not live to see the end. And yet one hope has led me on, and I have prayed that I might not taste of death till this work was accomplished. That prayer is answered, and now, beyond all acknowledgments to men, is the feeling of gratitude to Almighty God."

Time was required to recover from so long and severe a strain, but he was only forty-seven years of age, and he soon rallied. He had abundant stimulus, for he was now once more in affluence, and his separations from his family were ended. Congress gave him a vote of thanks and a gold medal. The Paris Exposition of 1867 gave him its highest honor, a gold medal. The King of Italy gave him the order of St. Mauritius. At every turn and on every appearance in public he was met by some hearty token of the universal appreciation of his fidelity in that long struggle for the realization of a business man's dream.

He did not at once engage in other undertakings, for there was much yet to be done in connection with the business affairs of the cable. In 1869, however, he attended the formal opening of the Suez Canal as representative of the New York Chamber of Commerce, gratifying somewhat the early longing for travel which had led him to his tour in South America.

On his return he took an active interest in

varied business affairs, being received wherever he went as one of his country's most distinguished citizens. Most notable of all were his efforts for the development of the system of elevated railways of the city of New York, but their general control and management passed into other hands.



Shore End of Cable—exact size.

In 1874 Mr. Field's love of travel carried him to Iceland, accompanied by Bayard Taylor and Murat Halstead. In 1880–1 he went around the world by way of San Francisco, the Pacific, Japan, China, India, and the Suez route home.

It was at the end of another decade, after long rest in honor and prosperity, that Mr. and Mrs.

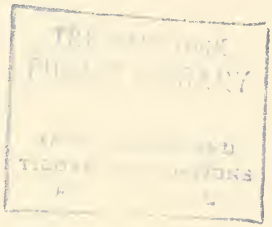
Field, on December 2, 1890, celebrated their golden wedding.

It was almost the close of all. In the course of 1891 she faded from him, and other bereavements followed. His work was done and he, too, passed away July 12, 1892. To the very last his mind had been busy with varied undertakings, among which was a concession which he had obtained for a Pacific cable, by way of the Sandwich Islands, to Asia.

At the southern terminus of Broadway there is a spot associated with all the earlier history of the city. It was separated only by a parade-ground from the first rude fortification which defended the Dutch settlers from the Indians, and which was replaced at a later day by the British Fort George. Here, at the outbreak of the war for independence, were the headquarters of General Putnam, commanding the first American garrison of New York. It was and is "Number 1 Broadway," the very beginning of the town. It fronts upon the Bowling Green, from which the angry patriots tore down the leaden equestrian statue of King George III.

On this spot Mr. Field erected a vast office building, a kind of landmark, visible from far out on the Bay. He called it the "Washington," but most other men the "Field," Building. It is not, nor could any structure in brick and stone and iron become, nearly so enduring a monument to his memory as is provided by the ocean cables which now, one after another, span the

Atlantic. It is more visible, however, and it may be pointed out as recording a business success which seemed to be won by a faith which did not fail with the faith of weaker men, but before which, at last, not a mountain, literally, but the sea, was overcome.



Chauncey Mitchell Depew.

VIII.

CHAUNCEY MITCHELL DEPEW.

It may be that the several nationalities, large and small, occupying the area described upon the maps as Europe, offer no other feature more remarkable than the distinctness of their continued separation, after ages of neighborhood and intercourse. A sufficient example is given by the population of the British Isles, with Welsh, English, Scotch, and Irish elements blending so slowly, generation after generation.

In strong contrast with this Old World characteristic is the rapidity with which immigration to America from so many origins melts into the newly marked, composite American nationality. The new type presents its most perfect examples among the descendants of the earlier settlers, as a matter of course. These were, for the greater part, men and women of exceptional moral and mental capacity, as well as physical force. They laid a wonderfully good foundation for the new political building. They transmitted a better inheritance than riches. The high qualities which fitted them to become the founders of a great nation are shown, undiminished, by a multitude of their descendants. One of these characteristics is the peculiar faculty for self-adaptation to

new or changing circumstances. It is not so much versatility, however, as it is an inborn power of growth.

On his mother's side, Chauncey Mitchell Depew is descended from the oldest and best colonial stock of New England. Roger Sherman, one of the signers of the Declaration of Independence, was Mrs. Martha Mitchell Depew's granduncle. The Depew family were French Huguenots, who fled to America upon the revocation of the Edict of Nantes in 1685. With others of their race and faith who had preferred exile to submission to tyranny, they made their first American home in Westchester County, New York.

The entire country west of the Hudson, with the exception of the Mohawk Valley settlements, was at that time an unbroken wilderness. Fully half a century later the lands still occupied and firmly held by the Six Nations extended to the river-bank above the Highlands. The very roughness of the Catskill Mountain country, however, offered exceptional protection from Indian raids to such little communities as that which before long began at what has ever since been known as Peekskill. The majority of its earlier settlers were of Dutch extraction. Here, before the close of the seventeenth century, the Depew family acquired property, and soon afterward built a dwelling so substantial that a part of it remains, included in the homestead standing to-day.

It was in this old homestead that Chauncey M. Depew was born on April 23, 1834. Here he

passed the days of his boyhood and earlier youth, amid the splendid scenery of the American Rhine, surrounded by all the simple but solid advantages of what is, for many reasons, the best rural life in all the world. Of his home itself, aside from its substantial comfort, little more need be said than that its social as well as its religious tone were of a high order. It was a place for the development of self-respect; for the formation of firm principles; for the acquisition of clear perceptions of right and wrong. The family traditions were themselves important educational agents. Habits of industry and economy came as matters of course, for circumstances required them.

There was, in like manner, a plain indication set before Chauncey from his childhood, that he must expect to make his own way in the world. No other fortune could come to him than such as he might win for himself, and it is to his own success that he owes the fact of owning to-day the house in which he was born.

It is not often that trustworthy indications of a boy's future attainments are to be discerned in his treatment of his first text-books. There were schools at Peekskill, and he was a regular attendant season after season; but he was not, it is said, a distinguished young scholar, excepting on the ball-ground. He was also noted, moreover, as a fellow whom all the other fellows liked for the genial good-will and the endless fun they found in him.

That he did not actually neglect his tasks is evident from the fact that in due season he pre-

pared for college, entering the freshman class at Yale in his eighteenth year. Somewhat the same features were to be found in the history of his college course, but his time at Yale was in no respect wasted. The vigorous, athletic, fun-loving boy was developing into a man with a strength and independence of character, very imperfectly understood at first by the already long list of men who liked him. There are, indeed, very many who fail to see how strong an element is genuine "geniality" in the difficult art of controlling or directing others.

Mr. Depew was graduated in 1856, and entered at once the law office of Hon. William Nelson, in Peekskill. It was a time of intense political fermentation, and party spirit was at fever-heat. Of the old political organizations, the Whig party seemed to be passing away. It had become a form without life. The Democratic party, while seemingly all-powerful, was rent by factions. Outside of both, as well as nominally within them, were important political elements, especially in the Northern States, which only required gathering and shaping to constitute an entirely new party. The processes of this combination were at work, and in 1856, at the Pittsburg "mass-meeting" and at the Philadelphia convention which followed it, the People's party, soon to be known as the Republican party, began to take its notable part in the history of the nation.

Mr. Depew's political career began with the life of his party. A young law student just out of college, he entered the campaign of 1856 with

enthusiasm, and his ability as a stump-speaker at once attracted attention. The party candidates, Fremont and Dayton, were not elected. Few of their supporters had expected so much as that, but a great success was won in carrying eleven States, with one hundred and fourteen votes in the electoral college. Mr. Depew went back to his law books, and two years later, in 1858, he was admitted to the bar, in the very heat of another political campaign. He gained a prominence which brought him, in 1860, a nomination to the State Assembly. It was the famous "Lincoln campaign," so sharply, ably contested, with such fierce excitements in every corner of the country, and with such tremendous consequences almost visible in the immediate future. During the canvass, Mr. Depew did not confine himself to the Hudson River districts, but spoke at many points throughout the State, winning a rare oratorical reputation for so very young a speaker.

He was elected, and he took his seat in the Legislature, but not to disappear among the clever mob of young assemblymen in the somewhat customary way of newly fledged politicians. It was a time when all the interests of the commonwealth, as of the nation itself, were calling loudly for men of courage, energy, and capacity. The sudden exigencies of the civil war threw upon the Legislature, composed largely of new men, duties for which its membership, young or old, had no previous preparation. The attitude and action of the Empire State were of vital importance to all other States. She was to raise

and forward more troops than any other, and she held the keys of finance. There were endless questions both of law and of prudence requiring prompt solution by her legislators. Timidities, vacillations, criticisms, and even treacheries and unconcealed disloyalties were to be dealt with from day to day. There were many good and able men in that Assembly of 1860. How deep a mark must have at once been made, therefore, by the young member from Peekskill, by his admirable mastery of the complex public business brought before him, may be gathered from the fact that when, two years later, he was re-elected, he was speedily made Chairman of the Committee of Ways and Means. This is distinctively the business men's committee of any American legislative body. He also was elected to serve as Speaker of the House, *pro tem.* That Mr. Depew's usefulness during his first term was appreciated outside of the Assembly chamber appears from the fact of his re-election at a time when his party was suffering many disasters. His success as Chairman of the Ways and Means Committee, and as, by that fact, leader of the House on the Republican side, was also pointedly recognized, for, at the expiration of his term, he was tendered a public banquet by leading citizens of New York City. He was soon to be given a yet more striking assurance of the estimate placed upon him, for the next State convention made him the Republican candidate for Secretary of State.

The bodily toughness which had marked Mr.

Depew in his schoolboy and college days had again attracted attention, during the exhausting days and nights of prolonged Assembly sessions and frequent committee meetings. It was now to undergo a test of more than ordinary severity. The political campaign of 1863 was in many respects remarkable. It was not a Presidential campaign, in which all men are accustomed to take an interest. There was not any State question of importance before the people. The popularity or otherwise of individual candidates had little to do with its course at the outset. It was a campaign which turned upon national issues, and which was to prepare beforehand for the Presidential contest of the next year, 1864. Mr. Depew was called upon to stand forth as an advocate vindicating the Lincoln administration, on trial for failure. It was as if he were a champion defending defeat, for the people were weary unto sickness of heart of the long war, the burdensome taxes, and the exacting demands for more men and more money. What was called the "conscription," the Draft Act, was taking men and making soldiers of them, whether they would or not, and there had been not only grumblings, but terribly bloody riots in opposition. There had been great victories, truly, during the summer, but these were as yet credited to the account of the generals and the army. The Republican party was declared to have no part in them.

During six successive weeks Mr. Depew addressed large gatherings of the people, at prom-

inent points throughout the State. He spoke every day, and often twice in a day, with marvellous power and effect. The result was phenomenal. He was elected by a majority of thirty thousand, running far ahead of his ticket, and the cloud of popular disaffection seemed to have rolled away. The next year, in the campaign for the re-election of President Lincoln he took an active part, but there was no need for another such exhibition of extraordinary powers of physical endurance.

With the death of the great President, in the spring of 1865, and the accession of Andrew Johnson, a change took place in the relations of many men to national politics, and Mr. Depew was among them. There was an appearance of political chaos, of which no man could foresee the outcome, the future condition, and he willingly turned his attention once more to the exclusive practice of his profession.

But for the rapidly changing relations between President Johnson and the leaders of the Republican party, Mr. Depew would have been Collector of the Port of New York. One Sunday morning President Johnson sent for the two Senators from New York, Ira Harris and Edwin D. Morgan, and for Thurlow Weed and Henry J. Raymond. It was at a turning-point in American political history. During the conference the President said: "I have appointed Chauncey M. Depew Collector of New York," and showed them the commission, already signed, and the message to the Senate which was to accompany

it, lying on his table. He requested Senator Morgan to call at the Treasury next morning, Monday, and obtain the completed commission. The conference ended, Monday morning came, but the message of appointment was not sent to the Senate. A friend of the President had counselled him that, if Mr. Depew should be made Collector, and if then the veto of the Civil Rights Bill should be overridden in the Senate, the administration would be left without following or power in New York. The commission was therefore held until Wednesday and was then cancelled, because Senators Morgan and Harris had firmly sustained the bill and carried it over the Presidential veto. An appointment as Minister to Japan was actually given Mr. Depew, and there were strong reasons in favor of its acceptance, but, after thoughtful consideration, he returned the tempting commission. He already had received suggestions of important affairs soon to be placed in his hands, but could hardly have imagined the breadth or fruitfulness of his new field of labor. Here ended, however, for a time, his activities as a political party leader. Not at any time, nevertheless, has he ceased to exemplify his own strongly expressed doctrine that public affairs have a first claim upon the thoughtful care of every American citizen. As an illustration, he even served one term as a Tax Commissioner for the city of New York.

The new field now tendered was itself something that required a process of creation. It was a growth as well as a construction, and a number

of capable men grew with it. Among them, from the beginning, was Mr. Depew. That really great business man, Cornelius Vanderbilt, was endowed with rare capacity for estimating other men. He selected with almost unerring sagacity the associates who were to work with him in carrying out his plans. He had retained many good lawyers before the year 1866, and he knew the value of every man among them. He was now about to enter upon a long campaign, of unsurpassed magnitude and consequences, and he was carefully choosing his company.

The practice of law is itself a school for the continual study of varied affairs, and the successful practitioner must make himself familiar with a wide range of subjects, of every kind and grade. He can hardly fail to have excellent capacity for business management. Now, however, there was need for a man of first-class ability as a lawyer, and who had also proved himself capable of growing, of expanding to meet the severest requirements, and such men are not numerous. Versatility, readiness, endurance were essential, even more than deep learning. The Commodore's previous searches for the man he wanted are said to have been more than once disappointed. In 1886, however, he decided that Mr. Depew was the right man to appoint as attorney for the New York & Harlem Railroad Company. He was himself its president—that is, its dictator—and it was to be the entering wedge for his vast plan of railway combination.

Two years which followed might, perhaps, be

described as a kind of trial trip, for up to the date of his appointment Mr. Depew's knowledge of railways and their working had been mainly that of a passenger. He was henceforth to be in nearly every-day consultation with a man who almost intolerantly expected from others something like his own intimate and thorough acquaintance with mechanical details, construction, trade, traffic, and transportation. Associated with them were experts in every department, men of lifelong training, but not one of them knew more than was necessary to meet the requirements of the Commodore. They would, however, have been quick to discover any defect in the mental equipment of the counsel selected by their arbitrary chief. If they found any, both he and they were also compelled to take note of the plain, common-sense boundary line established by Mr. Depew, beyond which merely technical acquirements were not to be expected of him.

The railways already connecting New York City with the great lakes and the commerce of the West had been built piecemeal. Those within the State and in relation with the Hudson River and the Erie Canal numbered nearly a dozen distinct corporations. Seven of these had united to form the New York Central Railroad Company, to the great advantage of all concerned. The Commodore had planned a union of this and the river lines, in a combination which should then reach its long arm and grasping hand half-way across the continent. His next advance, in 1869, required a watchful counsellor,

for it made one concern of the river roads and the central line, under the name of the New York Central & Hudson River Railroad Company. The opposition, in every form and method, was of the most strenuous description, and the criticism passed upon Mr. Depew's management of his own share in the campaign was his appointment as attorney for the new organization.

With the achievement of his primary success, new questions arose and numberless difficulties presented themselves. Every mile of track was examined and was declared defective. The bridges, depots, engines, cars, repair-shops, the system of employment, all were inspected, reformed, or rather renewed and increased. Actual reconstruction work did not come to the hands of Mr. Depew, but there were endless questions of law involved, and he was under the necessity of being prepared upon every point to encounter able, adverse counsel in any court, State or national. That he might do so successfully demanded of him a kind of general knowledge of railway business, which began with a rail-spike or a passenger's grip-sack and ended before the Supreme Court. It was to be acquired, from hour to hour, amid all the confusion and pressure of a movement which shortly crossed the western boundary of the State and set out for Chicago.

The Lake Shore & Michigan Southern, the Michigan Central, and other roads soon belonged to the new system, under one central management. With them came vast questions related

to railway and lake transportation, permanently affecting the national welfare. Some of them were also international, for the lines of transit were, for long reaches, as if they were the American frontier, while at some points the Canadian border seemed to have been carried away by rail.

It was at this point that one of Mr. Depew's distinguishing characteristics, always in operation, began to be better discerned and appreciated. The new combination necessarily contained within itself many interests, individual or corporate. It also came into contact, which might easily be also collision, with a large number of local interests, municipal or otherwise, chartered or unchartered. Other lines of east and west railway were offering competition, sometimes wholesome, sometimes profitless or absolutely pernicious. With reference to all these it was discovered that the right man held in his own hands, by appointment, what may be described as the diplomacy of justice, cordially exercised, and with it the peculiar faculty for adjustment, which aided so many strong and positive-tempered men to pull well together. It was distinctly an administrative faculty, and it grew to ripeness in a school of its perpetual exercise, as Mr. Depew became counsel of road after road, and met, upon occasion after occasion, the captious representatives of many and divers interests.

With many other sagacious leaders of his party, Mr. Depew had disapproved of several

features of its management in 1865–6. How sharp had been his disapproval was not generally understood. Few men will now, however, deny the justice of the criticisms to which the party subjected itself in the heat of the Johnson impeachment controversy. Nevertheless, there could be no better proof of the completeness with which the absorbing duties of a railway business man had withdrawn him from a study of party affairs than he gave in 1872. He permitted himself to be apparently drawn into the curiously futile "Independent party" Democratic nomination of Horace Greeley for President, and allowed his name to be used as a candidate for Lieutenant-Governor of New York. It was the most unbusinesslike political enterprise in the history of American politics. It had neither sufficient capital, proper organization, cashier, chief clerk, nor managing partner. It was well enough advertised, but it failed, as a matter of course, and all its membership returned to any other occupation they might have. It is strictly correct to say that in his relations to this brief episode Mr. Depew did not really re-enter politics. It is needless to speculate upon any results of an impossible success, placing in office men who had no permanent party behind them and would have been compelled to make one. There were other and seemingly better uses which came to him as if he were a magnet that attracted them. In 1874 he was made a regent of the University of New York, and his deep interest in educational development was manifested by

the fidelity and ability with which he attended to the duties of that position. He was also, for a time, a member of the commission in charge of the new State capitol building at Albany, but personal supervision, so much needed, was simply impossible to a man already so fully occupied.

Railways came into the Vanderbilt combination fast enough, as the positive benefits of its system extended through the West and Northwest, while it joined, almost to unifications, with lines that reached onward to the Pacific.

With all, and from the beginning, came yet another subject which cannot henceforth be ignored by any American man of business. It may be imperfectly described as the labor and employment question. Great railways are also great manufacturers. Besides their train-hands and freight-passers of all sorts, they employ mechanics of many grades and of widely varied specialties. Success in management, therefore, requires a thorough understanding of the interests and even the opinions of the workmen. This also involves a study and comprehension of deeplying social problems, some of which have been imported with the constantly increasing European labor element, with its rooted prejudices and its dense ignorance. Here, therefore, was and is a peculiar field of administration for a genius of justice in adjustment. It was after a while to be given to Mr. Depew in a much greater fulness.

During all these years he was steadily increas-

ing, in case after case, his already high reputation as a lawyer, but his triumphs before the courts could have been won, perhaps, by learned jurists altogether incompetent to deal with a sliding scale of multiform rights, demands, or even possible delusions. The politics of the present and, much more, the future, begin to assume new shapes at about this line. The entire labor element of the United States is cut up into parties, organized and unorganized, of which all railway managers are necessarily members, however they may seem to be in opposition. The brake belongs to the train which it pulls up at the station.

Another side of Mr. Depew's versatile capacity had not by any means been permitted to rust. From his boyhood he had exhibited social faculties of a high order. It was not merely that he could make an unsurpassed address or after-dinner speech. It was that at all times and places he had perfected a natural power for so meeting men and women that they went away from him with a pleased, if not a grateful, sensation of having been made to feel so entirely at ease concerning themselves. It is a process which the most skilful flatterer cannot perform, for the secret of it is its genuine good-will, its kindly regard for the feelings of others. Customers will flock to the store of any man who is known to distinguish himself in this manner, and it is an exceedingly valuable addition to the equipment of any man in any business.

The nature of Mr. Depew's criticisms upon the

management of his own party, no less than his personal popularity, pointed him out as the most available candidate for one of the United States Senatorships made vacant, in 1881, by the resignations of Senators Roscoe Conkling and Thomas C. Platt. During the long, hotly contested struggle which followed in the State Legislature, in joint sessions of Senate and House, Mr. Depew steadily gained votes until, on one ballot, he required but ten more for an election. Such might indeed have been the result but for a blow which fell upon the party and the nation like a stroke of lightning. More and more bitter had grown the animosities of the contending factions on the Republican side of the contest at Albany, while the Democrats, a numerical minority, stood firmly by their own candidates, Francis C. Kiernan and John C. Jacobs. Into the strife and turmoil came flashing, on the 2nd of July, a telegraphic announcement of the assassination of President Garfield by Guiteau. In an instant all was quiet. It was a time for all men to turn toward peace and unity. Mr. Depew withdrew his name; a party caucus was held; Hon. Warner Miller was nominated and a few days later he was elected. So terminated a struggle which had lasted during eighty-two days.

It was notable, during this memorable episode, how often an attempt was made to employ against Mr. Depew the fact that he was a railway man, in alliance with the great capitalists of the country, and how uniformly the reply was made in substance: "He is so, and he is the

one man in the United States against whom the workingmen will not raise that as an objection. They would regard him as their own representative in the Senate."

Long before the death of Commodore Vanderbilt, which took place in 1877, his son, William H. Vanderbilt, nominally as vice-president, had been the dictator of the New York Central & Hudson River Railroad Company with its immediate connections. On the death of his father he became president, Mr. Depew retaining his old position, holding also a directorship in that and several other railway corporations. In 1882 Mr. William H. Vanderbilt resigned and Mr. James H. Rutter became president, Mr. Depew taking the post of second vice-president. In 1885 Mr. Rutter died, and Mr. Depew was at once chosen in his place.

Perhaps it was worthy of notice that so important a fact was accepted by the Stock Exchange and the business world as a foregone conclusion. There was hardly a ripple, so well was it understood that there would be no jar in the financial running of the greatest railway interest on earth. It was safe in the hands of trained experts, with a head whose qualifications were not only known to them, leading to his selection by them, but also well known and approved by other men.

About a year earlier, in 1884, a Republican Legislature had been called upon to choose a United States Senator. Prior to holding a formal caucus, Mr. Depew's acknowledged relations

to the party in his own State were indicated by a sufficiently definite offer of the nomination, equivalent to an election. In view of his other duties and obligations he refused to be a candidate and Hon. William M. Evarts was chosen instead.

Year after year has gone by since then, with a manifest solidification, so to speak, of the position so steadily grown into through the exercise of business qualities which have hardly been subjected to criticism. The vast machinery of the railway management works with wonderful ease, in admirable adjustment. The exceedingly great ability of the membership of its central management may well be accepted as offering the strongest possible tribute to the special capacity of the man they have placed at the head of their corporation. The outside community may accept their reiterated verdict.

Nevertheless, other declarations of confidence have been made. In the Republican National Convention, held at Chicago in 1888, Mr. Depew received the solid vote of New York, seventy votes, as the party nominee for President, his total vote being ninety-nine. Very rarely has the Empire State delegation been a unit in favor of a Presidential candidate. During the preparations for the Republican National Convention of 1892, at Chicago, there seemed to be but one important element of uncertainty as to the result of its deliberations. Almost at the last moment this was increased by the unexpected resignation, by the veteran statesman, the old-time leader of

the party, James G. Blaine, of the portfolio of Secretary of State in President Harrison's Cabinet. Mr. Depew had intended taking an active part in the coming canvass and was acting as leader of the New York delegation at Chicago. He had entertained no thought of public office up to the moment when he was offered by the President the high honor of the first place in the Cabinet vacated by Mr. Blaine. It could not be put away hastily, nor accepted at all without possible injustice to existing claims upon his services. A few days, not more than a week, however, sufficed for consideration, and the brilliant offer was declined. The general public and the press were not taken into consultation, but the fact of the offer and refusal requires record. It is one more proof of the growth and strength of character-forces greater than any mere personal ambition. In the convention, by ballot and otherwise, and in many responsive utterances all over the country, Mr. Depew was indicated as being himself an exceedingly probable candidate for the Presidential nomination.

During the Presidential canvass he heartily sustained the renomination of President Harrison.

There is little to be gained by attempts to analyze more closely a business success and a personal popularity obtained so very directly through means so commonly understood. Speeches and addresses almost numberless have given Mr. Depew his foremost place as an orator. Endless papers and printed letters of all sorts have established another kind of rep-

utation. His powerful influence has been given with all vigor against every form of vice, disorder, violence, or injustice. He has always been a declared enemy of intemperance and an opponent of irreligion. One more point of character has gradually made itself known somewhat to the surprise of many men. It is that in all his toils and achievements he has regarded money-making as a secondary consideration. Wealth, but not excessive, has come to him along with his successes, and much of it has been expended liberally. He has, however, performed all duties simply as duties, and has transacted multiform business for its own sake. Not many men have done more or harder work of kinds to which no idea of compensation attached. Even his performance of public duties of a social nature has been often severely exacting. He was president of the Union League Club during seven years, and was then elected an honorary member. He was president of the Yale Alumni Association two years. He is also president of the "Sons of the American Revolution," and has given the aid of his presence and his welcome eloquence at an endless list of banquets, anniversaries, and other gatherings of his fellow-citizens. There has, indeed, been a very complete, well-rounded growth and development of original capacities, no matter what these were, that could enable any man to perform so well so wide a variety of important functions. It would not be easy to point out another business success more universally acknowledged.

IX.

ALEXANDER TURNEY STEWART.

THE great majority of men are born in a field of action which they accept as sufficient for them. The world of human life, however, has been advanced from its old places to its new by the men who went out and found or made something more than, and differing much from, the narrowness in which they began. Of both classes it is true, nevertheless, that the success attained by each individual has been very nearly measured by his or her perception of the nature and requirements of the situation. It is a truth which may be expressed in shop terms by saying that the lumber-rooms of innumerable failures are choked with unsalable stock, of stuff unsuited to the possible market or for which all demand had died away. On the other hand, the list of successes, in almost every department of human effort, presents, in endless repetition, illustrations of the genius of perception. It is a genius which never takes coals to Newcastle, nor struggles vainly with the obvious drift of the current it is in. It may not be the genius of the explorer or of the inventor, but it is the absolute need of the successful merchant or shop-keeper. No better example could be asked for than is supplied by the

business life and success of Alexander Turney Stewart. He was born in Belfast, Ireland, October 12, 1803. As his name indicates, he was of Scotch descent, and his family claimed the right to the heraldic "arms" of the Stewarts. His father, a farmer in moderate circumstances, proposed to give his son a liberal education, with a view to the ministry of the Church of England. The earlier days of the future merchant were therefore passed among books and tutors, and here educational seed was sown which bore much fruit in later years.

While he was away from home, at school, his father died, leaving him under the care of a guardian, with means for the completion of the proposed course of study. One thing, however, speedily became manifest to the boy himself. Whatever was the parental ambition, the son had not been destined by nature for the ministry. While his habits and tendencies were morally correct, he was eager for the great world of enterprise and had no inclination for the quiet life of a clergyman. So he told his guardian, and that gentleman saw good reasons for agreeing with him.

No idea was entertained of entering the choked-up channels of the Old World, when the new was holding out its continual invitation, but it was upon an exploring expedition, altogether, that young Stewart sailed for America in 1823. He was only twenty years of age; he had as yet no business training that anybody knew of; but only he himself knew how many

things related to trade and traffic he had studied, better than his books, while making up his mind to be a merchant.

On reaching New York, with no money to waste, he found a city which required a pretty thorough investigation before determining what to do with it. It was reached in the summer, and the arrival of autumn found the commercial student acting as a temporary teacher in a respectable private school on Roosevelt Street, near Pearl. It was of some importance that this was then a fashionable part of the city and that hours out of school could be spent in scouting expeditions through all the other streets, to discover the localities of business interests and how and where they were moving.

It was not difficult to perceive that the extension of retail trade, much more than of wholesale transactions, was already governed topographically. It would be more so in the future, for the long, irregular area of Manhattan Island was marked, centrally, by a street which was almost like a backbone, from which the others radiated. Shorter streets, like Pearl and its neighbors, away down the island, must be deserted by fashionable shoppers in due season, and the trade of the next generation would be done largely along Broadway. This, even at its lower end and almost entirely above the City Hall, was as yet a street of residences.

Mr. Stewart's one year as a teacher came to an end and he returned to spend his vacation in Ireland. In October following he became of age

and his guardian was ready to transfer to him all that remained of the inheritance. The amount was not large, but time was required for settlements and cash returns, during which certain mercantile selections could be circumspectly made. Much care had been given, therefore, to the character of the stock of Belfast laces and linens shipped to New York by Mr. Stewart in the summer of the year 1825. He was able to make a beginning by offering goods of undeniable quality and at unquestionably fair prices, in marked contrast with what he had perceived as the most hurtful vice of the retail trade. It was an imported evil, but its existence rendered "shopping" a tedious process of beating down prices, the seller asking, habitually, more than was expected of a bargaining customer, and deeming it a shop-keeper's triumph to work off inferior or out-of-date goods. The contrast so declared and maintained was an important advertisement, although a host of lady shoppers rebelled vivaciously against the iron rule which prevented them from having any reduction given them at Stewart's.

The keen business perception which led him to prepare in advance for the character he intended to establish was coupled with another which drew upon him caustic criticisms and also the attention of all the people who believed his store to be too far up-town, if not on the wrong street. It was only a narrow-faced affair, at No. 283 Broadway, fronting City Hall Park, and all the dry-goods concerns of any importance were

far below. Some of the largest were on Cedar Street. The rent of the store was only $250 per annum, and in obtaining a lease Mr. Stewart gave as his reference a responsible citizen named Jacob Clinch, whose friendship he had acquired while teaching school. Not a great while afterward he married Cornelia, the daughter of his first endorser.

The first stock was valued at but little over three thousand dollars, but a very attractive show was made with it, and other lines of goods were added rapidly. A hit had been made, and it was a surprise to all observers that the young Scotch-Irish adventurer's business grew as it did. Of course, importers and wholesalers were willing to place fabrics in a store where they sold so well. On the other hand, buyers accustomed to chaffer put away their irritation on account of Stewart's rules when they discovered how absolutely safe it was to deal with him. He would not offer anything at a shade above its intrinsic value upon the existing market. At the same time, if the market itself should go down, the price would follow it, and the reverse process might promptly be taken advantage of.

Only one year passed before the small place at No. 283 became too small. It had been only a large front room with a smaller in the rear, where the proprietor slept at night. In 1826 a larger store was secured at No. 262 Broadway, and this was still "away up-town."

From this time onward the career of Mr. Stewart was simply that of an admirable sales-

man, instructing and employing other salesmen as he could obtain the right sort of young men. His unsurpassed faculty in this direction paralleled his apparently prophetic forecast of the probable demands of purchasers. As time went on he added a rare capacity for creating or directing the very demand which he proposed to supply, and he did not always permit other dealers to avail themselves of a knowledge of his plans or expectations.

The retail business widened until wholesaling came as a matter of course, but as enhancing rather than diminishing the importance of the retail department. During a prolonged period, in which the tendency of all business was to form specialties, Mr. Stewart's house was pointed at as the marked exception, for it offered, wholesale and retail, whatever could be worn upon the person or used in dress, excepting the ready-made clothing of men. An incongruous article or person would at once have disappeared after his keen eye had fallen upon it. Nothing could escape his searching inspection, as he quietly strolled hither and thither, now and then pausing to give a low-voiced bit of direction, economical in words and sure of implicit obedience. The past, present, and future of his stock in trade walked around with him, and his knowledge of details was something extraordinary.

At an early day—for he had begun by importing his own goods—Mr. Stewart became a heavy importer, having direct relations with important concerns in various parts of the world; but this

did not satisfy him, for even the manufacturers who supplied the importers did not always provide the precise articles his own judgment indicated. He became, therefore, a manufacturer on his own account, and could place upon the New York market unique lines of fabrics which could not be duplicated by any other house.

There was something like an aim at monopoly in this, as well as in other features of Mr. Stewart's policy, but the real animus was rivalry rather than monopoly. This was repeatedly manifested in his sharp collisions with competing houses, for some of these battles were exceedingly costly and without much prospect of other reward than barren victory. This, too, was not always won, for there were many daring and capable merchants among his competitors.

Mr. Stewart's accrued profits from year to year now amounted to large sums, and once more he proved the accuracy of his judgment concerning the development of the city. No other man ever bought so many old churches, as their congregations parted with them to build new ones "uptown." No other man in America ever owned so many hotels at the same time, and his were not only in New York City, but at Saratoga and elsewhere. His general purchases of real estate were large, but the most important of all were made with direct reference to the future of his own business. The first notable result came in 1848. Piece after piece, year after year, Mr. Stewart quietly bought the entire front on Broadway, between Chambers and Reade Streets. Ad-

joining property on those streets was also absorbed until the holders took warning and put up their prices to exorbitant figures. He had enough, however, and on the land acquired he built the huge marble structure now standing there. At first it was sufficient for his entire

The Wholesale Store of A. T. Stewart & Co., built in 1848.

business, but afterward was surrendered to the wholesale department. It is now an "office building."

Hardly had the new dry-goods palace been occupied, in 1848, before Mr. Stewart himself declared that it was a mistake. It would answer for a while, but it was too far down town. It did indeed "answer," and year after year it was

a terminus or objective point to be reached by fashionable and unfashionable shoppers, but the pilgrimages required to reach it grew longer and longer, as its builder had foreseen, and its usefulness as a "five-story salesroom" passed away.

It was while this structure was in progress, in 1846, that the famine in Ireland appealed to the charities of Americans. Mr. Stewart sent over a ship-load of provisions, instructing his agents to return with a ship-load of immigrants. They were to select respectable persons, able to read and write, and to give them free transportation to America. The somewhat hard and calculating spirit of the successful merchant showed itself, even in the charity. He would have preferred that the entire European immigration to America should be selected upon principles parallel with those which governed his own offerings of fabrics.

In a similarly kindly spirit, and without reserve, he sent a ship-load of flour to France, after the disastrous war with Germany.

Another liberality brought to public notice Mr. Stewart's strong personal objection to having his portrait taken. Prince Bismarck sent his own photograph to the American merchant-prince, requesting an exchange, but received instead a check for fifty thousand francs for the sufferers by recent floods in Silesia, and the information that Mr. Stewart had invariably refused to sit before a camera.

Among financiers, bankers, and merchants of every name his credit stood deservedly high

from the very beginning. One peculiar element of this strength was the fact that his losses, however severe, never seemed in any manner to disturb the steady, almost icy serenity of his business manner. Such losses did come at times, for his long experience of financial vicissitudes included the panics of 1837, 1857, and the lesser disturbances intervening. If others as sweeping were yet to come, men reasoned that his affairs would be found in a state of prophetic preparation.

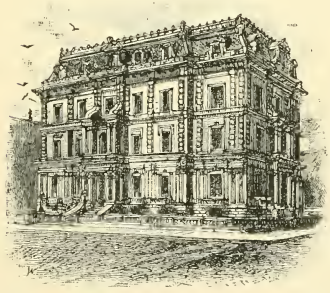
Related to Mr. Stewart's real estate investments was the warm interest which he took in all matters relating to the permanent improvement of the city: the widening of old streets and the opening of new thoroughfares and the like. At the same time he refused to take any active part in municipal politics, other than as the quiet but unflinching enemy of every form of corrupt administration. During the domination of what was called the "Tweed Ring," for instance, he was approached with an assurance that an ordinance widening Laurens Street to its present condition as South Fifth Avenue could be obtained from the Board of Aldermen for fifty thousand dollars. It would have greatly benefited a mass of property owned by him, but he replied: "No; but I will give fifty thousand this minute to know the names of the aldermen who expect to get the money." The ring went down in due season, and he was one of the public-spirited citizens who helped pull it down.

There were good years and bad years, and the retail dry-goods trade, as he had foreseen, was drifting northward. He was therefore preparing to go with it and was buying a new place for business. It was the entire block bounded by Broadway and Fourth Avenue, between Ninth and Tenth Streets. He succeeded in absorbing, at liberal prices, all other titles, and then he built upon it what was then said to be the largest dry-goods establishment in the world. It was for his retail trade only, the wholesale department remaining at Broadway and Chambers Street. It cost, when completed, in 1862, nearly two and three-quarters millions of dollars and was admirably complete in all its architectural plan and arrangements. Nearly two thousand persons found employment in it, and it was at once a daily hive of eager purchasers, but it was hardly opened for business before its builder once more declared that he had made a mistake. The city had moved northward while he was buying the lots and putting up the walls. He should have stepped on in advance, he said, and taken his new position further up the island. That was a glance into the future, however, since all buyers of the present took another view of the matter, and his trade increased enormously. The year before the new structure was completed, the war panic came. Some of his strongest rivals succumbed to it, at least temporarily, but A. T. Stewart & Co. held their own firmly, in spite of enormous losses at the North and West. The entire mass of their extended Southern business, with its credits, dis-

appeared as if in a fire, but somehow or other there had been a previous contraction and preparation which avoided destructive consequences to the main business. This, too, was greatly expanded during the "flush times" caused by war expenditures and the flood of paper money, but Mr. Stewart was one of the first to see and to declare in advance the inevitable perils which would attend the restoration of business and finance to a healthful peace basis. So distinctly had he set forth his views and so deep an impression had they made upon the minds of a number of capable men, that when General Grant became President, in 1869, he at once offered Mr. Stewart the position of Secretary of the Treasury. The offer was eagerly accepted, in a patriotic readiness to do whatever could be done toward avoiding or diminishing the evils so plainly foreseen. But for one barrier the Senate would have consented at once, for the whole country approved the nomination. The law, however, excluded from holding the Treasury portfolio any citizen interested in importations, and he was ineligible. The President asked the Senate to amend or repeal the law, and Mr. Stewart offered to not only transfer his business to trustees, but to devote his entire proceeds from it to public charities during his term of office. The Senate could not consistently change the law for a personal reason, and counsellors declared the other proposal inadequate. It may be that neither Mr. Stewart nor any other man could have accomplished what he hoped and desired,

but, four years later, after a continual tightening of finances and an endurance of "hard times," the predicted crash came, and the panic of Black Friday brought the business world down ruinously to its new level. The house of A. T. Stewart & Co. was not in the list of those that stopped payment.

In 1867 Mr. Stewart's peculiar personal position had been recognized by his appointment as chairman of the United States Government Commissioners to the Paris Exposition. It was generally accepted as an eminently fit appointment, even by the large class of men with whom he had failed to find what is called popularity. That was a thing which he had no perceptible desire for. He made no effort whatever to obtain it, not even when, in 1871, he sent fifty thousand dollars to the sufferers by the Chicago fire. He was roundly abused for not sending more, and was understood to have quietly replied that no more was really needed, for the fire was a good thing and the city would be rebuilt better than ever.



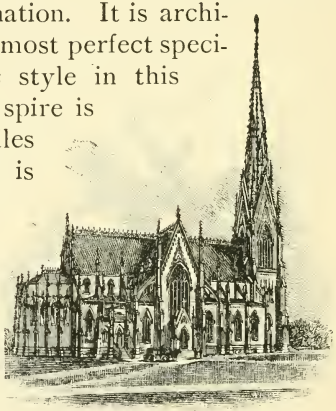
Mr. Stewart's House, Thirty-fourth Street and Fifth Avenue, New York.

Mr. Stewart's own residence, at Fifth Avenue and Thirty-fourth Street, was the most costly

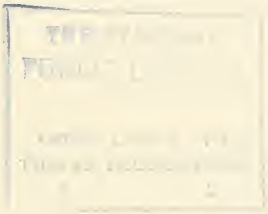
dwelling in the country at the date of its completion. It was indeed a palace, and its interior was as one gallery of works of art, in painting, sculpture, and artistic upholstery. Hardly less expensive, however, was the Hotel for Women which he built at Fourth Avenue and Thirty-second Street, but both were in a manner failures. The Stewart palace ceased to be a dwelling, and the other great building not answering an existing demand, became a hotel for both sexes.

Business success increased in all directions up to the very end, and minor errors or losses were of no consequence. A very remarkable result came out of one of the many plans for improvement which came to the mind of the great employer. Out upon Long Island, at no great distance, lay the wide reach of semi-desert known as Hempstead Plains. Useless for farming purposes, it was "commons," and the town of Hempstead, owning it from old colonial days, could give a valid title. After protracted negotiations this was obtained, to the great advantage of the sleepy old village, and Mr. Stewart went ahead with his plan. He proposed to change the gravelly waste into the site of a town of residences for his own and other New York workers and called it Garden City. Large amounts of money were expended. School and other buildings were erected. It was soon seen that some other kind of success might come, but not the accomplishment of the original purpose, for this costly gathering of villas was no place for wage-earners.

Another change came first. On the 10th of April, 1876, Mr. Stewart closed his long and busy career and his vast affairs passed into the hands of his partners and associates with hardly a disturbance in the steady movement of the business machine which owed its existence to his brain and hand. His wife proceeded with the plan for Garden City. In the centre of it she erected the Protestant Episcopal Cathedral Church of the Incarnation. It is architecturally one of the most perfect specimens of the Gothic style in this country, and its tall spire is visible for many miles across the plain. It is the monument of Mr. Stewart, for his tomb is under it. It will endure, no man may say how long, but so will the deep mark left upon the methods and principles of the entire retail trade of this country by the man who absolutely compelled buyers to trust in the honesty of his goods and the justice of his prices. So they grumbled while they purchased, but went home entirely satisfied with anything of which they could say, "I bought it at Stewart's."



Memorial Church at Garden City.



Philip Danforth Armour.

X.

PHILIP DANFORTH ARMOUR.

It has been well said that the man who makes two blades of grass grow where only one grew before is a public benefactor. A very direct interpretation of this doctrine makes it apply to the man whose energy and enterprise, guided by special faculties of his own, open new business channels or increase the capacity of any already existing. By the business success of such men the business machinery is invented and builded which thenceforth may be used by others. It is through them that our resources of production are made available. In literal truth, the blades of grass are multiplied as uses are provided for them, while all the grass that in the old time withered where it grew changes its nature and becomes a factor in the general prosperity.

There is a class of men found nowhere else more frequently than in our own country, who are endowed with something strongly resembling a creative power, for in their hands forces or materials unseen by others, or unmanageable if seen, take on shape, system, and precision of movement. What they really do is to construct the business organism through which the primal laws of supply and demand can operate. Every

department of our national development furnishes abundant examples. Probably in no other, however, have the changes accomplished been of greater importance to the general welfare of this and other countries than in the organization of capital, labor, and business functions which takes care of our transportable food products.

The benefit accrues alike to the producer and the consumer, for these are brought into relations with each other which could not otherwise exist, and the man who sows wheat in Nebraska becomes a helpful next-door neighbor to the man who eats bread on the Rhine. The social and political consequences are visible, at least in outline, to the most casual observation. Every toiler in the East has a cash interest in the fact that the new States of the West have been settled and that their countless farms have become profitable, because of the varied business successes which have brought their crops of all kinds nearer to the rest of the world, at prices which under the old order of things would have cut off production.

Prominent among the Americans whose usefulness is in this way indicated, one man may be instanced whose career would read like a romance if it were not so deeply marked with common sense and so utterly devoid of anything erratic.

Philip Danforth Armour was born at Stockbridge, Madison County, N. Y., May 16, 1832. The family was of Scotch descent, but had been among the earlier settlers of New England. This branch of it removed from Connecticut to

New York in 1825, when the region they opened their farm in was comparatively new. Most of it was still covered by forests in which no axe had ever been plied. A Madison County pioneer farmer, like Philip's father, might be a very independent and even prosperous man for the times, but such a household as that of the Armours required to be managed with the strictest economy, allied to the most untiring industry. How this was well assured may in part be understood from the fact that Philip's mother, whose maiden name was Brooks, had been a school-teacher, and deemed it her duty to bring with her for home application the rigid discipline of the school-room. No doubt she found this all the more needful as her class of young Armours increased until it contained six uncommonly sturdy boys and three girls. Subsequent events make it interesting now to consider the numberless home industries in the performance of which those vigorous young people were trained to work together and held to a strict account at the end of their work. It is evident that the secret of organized co-operation and business partnership was taught systematically through the varied "chores" of the Madison County farm.

To such a family a fair degree of prosperity was sure to come, but its younger membership grew up with a clear understanding that they could not always remain at home. As for Philip, in addition to the invaluable training given him by his father and mother, he was enabled to obtain all that could be given him by the district

school of the neighborhood, and then he was sent to the academy at Cazenovia for another step in school-book education. He had already distinguished himself among his playfellows as a boy of more than ordinary bodily strength and courage. His brothers were very much like him in this respect, and their overflowing animal spirits had not always been in perfect control when beyond the wholesome repression of their home government. One of them, next older than Philip, had managed to get himself into a boyish scrape at the academy, much to his father's mortification, and Philip felt under a kind of bond for good behavior. It was true that he could not help being a leader among the boys, but he would have done very well if it had not been for one of the girls. It was but a boy's romance, an innocent affair, that would have passed and left little impression upon a weaker nature. To Philip, however, it was something serious, and the otherwise probable course of his life was changed. He was only seventeen, tall and muscular for his age, and his mind also was ready for the powerful stimulus in this way given. He went home to tell his father that he would go to school no more, and then he told his mother that he was going to California to mine for gold, but neither of them then knew precisely why he refused to return to Cazenovia. As for that matter, his brief courtship had indeed been a violation of the social laws of the seminary, but not otherwise to the disadvantage of the two very young people engaged in it.

It was the year 1850, and the California fever was at its heat. Wonderful tales were told of the fortunes won and the prospects for more among the placers of the Pacific Coast. Men with money to pay their passage could get there by sailing all the way around Cape Horn, or by the Isthmus route, but Philip's father, even after consenting to the proposed adventure, advocated as it was by Mrs. Armour, had no considerable sum to spare. Perhaps it was as well, for Philip found three or four other stout farmer boys who were ready to walk across the continent with him. That is, they were carried part of the way by rail and otherwise and walked the rest of it, the entire journey taking a round six months. There were privations and hardships to be endured on such a march, and there were endless adventures, for the path followed led among Indian tribes and across deserts and through the difficult passes of the mountain ranges. Philip had little besides his own tough muscles for capital, when, at last, he saw his first placer and found a spot where he could dig and wash for dust and nuggets.

He worked with pretty good success and he wasted nothing, for he kept the good habits he had been trained in. He was also studying the business opportunities of the country, however, and it was not long before he persuaded his friends to join him in purchasing and developing a "ditch"—a rude aqueduct to convey water for diggers and washers. It proved so profitable that his companions, otherwise wearied of

California life, were satisfied at the end of a year to sell out to him and return home. Philip remained to manage that and other water-powers among the placers, until, in 1856, he too was satisfied. When he left home he had dreamed of mining gold enough to come back and buy a farm in Madison County some day. There had been another part of his dream, for he had expected that letters would follow him to the mines. Some did at times, but not the ones he had hoped for, although he wrote again and again. He seemed to be unanswered, forgotten, and he too ceased to write. It was not until long afterward that he learned that only the defective mail transportation of the mining region had been to blame, so that he too had seemed neglectful. Letters on both sides had failed to reach their intended readers, and so the school-day loves died out. Still, there was a reason why, when the tall and brawny miner of twenty-three went home to tell his father and mother and the rest that he was now able to buy several farms if he wished them, that he did not buy any, but turned away. He himself afterward declared that everything seemed so much smaller than when he was a boy that it pained him. His brothers and sisters had indeed grown up, and some of them had left home. The house, the trees, the hills were dwarfish, and Oneida Creek was a mere rill. He had been living among mountains and had seen the giant trees of California. At all events, he spent only a few weeks at home and then again went westward. The

East, with its settled ways and its seemingly occupied ground, was no place for him. He travelled on and on until he reached Milwaukee, Wis., then in its very first stages of growth. A friend, Mr. Frederick S. Miles, was already carrying on a wholesale grocery and commission business here, and the miner's capital was welcome. A partnership was formed which continued, with marked success, until 1863, but Mr. Armour's business ambition was setting steadily in one direction. He had been studying the existing methods for moving the vast and increasing food products of the West, and believed he had found a field that suited him. He had capital, and he had also a well-earned reputation as one of the strongest and most trusted business men of the Northwest. It was a very deep mark to have made in less than six years, but other men seemed to have no question whatever of his financial capacity and sure success.

The old firm dissolved and Mr. Armour bought what was then the largest elevator in Milwaukee. This placed him in relations with the grain movement, but he at the same time went further. Mr. John Plankinton had been established in Milwaukee during a number of years, and, in partnership with Frederick Layton, had built up its most prosperous pork-packing concern. In 1862 Mr. Armour's brother, Herman O. Armour, had established himself at Chicago in the grain commission business, which he now turned over to the care of another brother, Joseph F. Armour, that he might go to

New York as a member of the new firm of Armour, Plankinton & Co. The Chicago house retained its former name of H. O. Armour & Co., but did not undertake "packing" until 1868. Philip D. Armour remained in Milwaukee for a while, but he had thus already constructed an admirable piece of business machinery to which all other improvements could be readily added. It was of peculiar importance that the Milwaukee and Chicago houses should be able to ship to a house of their own, that is, to themselves, in New York. Many risks were thereby avoided and a certainty was assured of obtaining all that the ever-changing markets could offer them.

Other things were changing, at startling rates of progression. The West was growing fast and its areas of production were astonishing all observers by the results offered for handling and shipment. Railway lines were reaching out in new directions or were increasing their capacities while lowering their rates of transportation. The very shipping on the lakes was changing its character and multiplying its tonnage. It was the time of times for the organization of the business enterprise of which Mr. Armour was the acknowledged head, however capable and trustworthy his associates undoubtedly were.

There had been other changes which rendered possible the creation of such a food-gathering and delivering system as that which Mr. Armour and his partners had undertaken to form and perfect. It was in the third year of the civil war, and they had full faith as to what the end of

that must be, especially after the events of the "battle summer" marked by Vicksburg and Gettysburg. The State banking systems had passed away and had been replaced by the national banks, while the bank-notes issued by these, with the legal-tender "greenbacks" of the United States, provided a uniform currency, everywhere available, instead of the miscellaneous and often questionable paper which had embarrassed produce purchasers in former times. The system of exchanges between the East and West had become greatly simplified. A great stimulus had been given to all farming operations by war prices and the war demand. Nothing more was required than a steady day and night watchfulness upon the New York and Western markets, kept up by competent men in continuous telegraphic communication with each other and thoroughly acquainted with the legitimate demand and supply. They were therefore able to form generally correct opinions also concerning the course and result of speculative movements by whomsoever engineered.

As to these, the Armours doubtless bought and sold with reference to any and all artificial fluctuations in prices, but they were not gamblers. They were the intelligent servants of a great public use. To that end they were thoughtfully adopting every attainable improvement, mechanical or otherwise, in the methods and appliances for handling every pound of grain or flesh within their sphere of operations. In every department of their business the widest liberality went

hand in hand with the closest economy. Any hog, for instance, might be a loosely going fellow up to the hour when he was sold to an agent of Mr. Armour. From that time onward he might as well have been one of the parts of a watch, so completely systematic were all his movements until, in the forms given him at the packing-house, he was offered upon the market. Not an ounce of him for which science had discovered a use had been wasted on the way. Something closely parallel to this would be the story of a bushel of wheat or corn passing through the Armour elevators.

The last year of the war and the years immediately following were marked by many and sharp fluctuations in the provision trade, but these were not permitted to work any harm to the Armours. As a rule, the house was prepared to profit by them, and the net result was a large increase in cash capital. It was needed, for the "plant" of the concern was absorbing sums which could not have been spared by any house greatly dependent upon credit. As to this, however, financial men had acquired a degree of confidence which almost released the Armour paper from the ordinary consequences of restricted money markets.

A great tide of migration westward took place after the war, and it was necessary to follow it. Another branch house was therefore established at Kansas City, in 1871, under the name of Plankinton & Armour, and in charge of Simon E. Armour, one of Philip's older brothers. Two years

later the great panic of 1873 offered a sufficient test of the solidity of the seemingly widely extended business connection, for it hardly appeared to have undergone any special strain, while large numbers of neighbor firms went down.

The last change of importance in the mere annals of the firm took place in 1875. The failing health of Mr. Joseph F. Armour unfitted him for the heavy burden of the Chicago business. Mr. Plankinton was therefore left at Milwaukee, while Philip D. Armour removed to Chicago, where he has since resided.

There were six of the brothers and one was still at home, upon the old Stockbridge farm. He had proved himself a capable business man, however, and in 1879 the Armour Brothers Banking Company was created at Kansas City, and Mr. Andrew Watson Armour was made president of it. There is probably no record in this country of anything like a similar business success won by six farmer boys. It cannot be said to have come from the good fortune of one of them in the California gold mines. No doubt it is true, however, that the same integrity, energy, and business ability which made more money out of a ditch than other men were making out of rich placers had continued to direct the management of the capital brought back by Philip D. Armour.

Chicago is the naturally central point of such a business as that of Armour & Co., but it became much more so after the office of the firm in that city was taken in charge of the head of the

house. His brother indeed never recovered his health, but passed away in 1881. The business grew with the swift growth of the country, keeping pace with every step of the general development.

That it did so is a result due to the combined intelligence of many working in perfect accord with their acknowledged captain. Even the workingmen regarded him as their friend as well as employer. During a season of labor trouble, when a general strike had been ordered, the new men obeyed, but the old hands who knew Mr. Armour refused, and no less than eight hundred of them went along with their work. There was no trouble between him and them, and so far as he could prevent, there never would be. In this, better than in another way, can be seen the peculiar personal force of the man with and for whom so many others of every grade and kind have worked for common purposes during so many years with hardly a recorded jar.

No doubt the faculty of cordial co-operation was inborn and was judiciously fostered in childhood, in a home where there was uncommon unity and mutual confidence between parents and children. Philip's mother had said to him, when he spoke to her of the California trip: "Philip, you can go. I can trust you; I know that you will do no discredit to us."

So said his father, and years after he had passed away, old Mrs. Armour, living with Philip, considered herself an active partner in the concern and regularly examined critically

the reports and balance-sheets of all the houses managed by her children, sons or sons-in-law. She was a woman of excellent business judgment, and her opinions and suggestions were always heeded.

As the years went by, the great packing-house became almost as one of the public institutions of the West, so important was its agency in collecting and forwarding the products of several States. Mr. Armour long ago ceased to be merely a buyer and seller, for the nature of his business compelled him to become a manufacturer as well as a merchant. Bacon, for instance, is a manufactured article, and it was strictly in the line of the cattle trade that a vast glue-factory was added to the Chicago plant.

A very fair idea of the business success attained may be formed by a study of the transactions of Armour & Co. for the year ending April 1, 1893. Not counting other purchases or sales, but the distributing business for consumption only, these amounted to over $102,000,000. The hogs killed were 1,750,000; the cattle were 1,080,000; the sheep were 625,000. Eleven thousand men were constantly employed and the wages paid them were over $5,500,000. The railway cars owned by the firm number over four thousand. The wagons are of many kinds and of large number, drawn by 750 horses. The glue-factory, employing 750 men, made over twelve millions of pounds of glue.

Over all this business interest, with its branches and with its relations to so many workmen and

their families and to so many farm-house homes, still presides the hale and vigorous old man who in his teens walked across the continent to California to make a fortune out of water instead of gold. Every morning at seven o'clock he is at his desk, cheerful, contented, and making others feel the same by manner and example. He is still a workingman and could not with comfort be anything else, remaining at his task until the evening. The business is transacted for its own sake, rather even than for its profits, large as these are. Its manager has travelled far and wide and has studied the business methods of his own and other lands, bringing into his own counting-room and factories every teaching or improvement he could find for the benefit of all concerned. He is well posted in the questions of the day, but has refused to meddle with politics beyond performing his duties as a citizen. He has not called it "politics," however, to take an active interest in all the legislation and diplomacy called for in securing protection for the increasing shipments of American meat products to Europe. It has been a matter of course that this has brought him into consultation and personal relations with many of our foremost statesmen and diplomats, as well as with representatives of parties and of the press.

The farmer's boy who, from the beginning, showed so strong a tendency for taking other boys along with him, and who kept it up until the entire crowd numbers about twelve thousand paid by his own business establishment, has by

no means lost his interest in young people of the age of those whom he found and left at the Cazenovia Academy. His deep interest in them and in the general cause of education has been manifested in many ways and most notably by the founding and directing of the Armour Institute at Chicago. This, too, promises to become a monument to his peculiar faculty for improving upon previously existing methods.

In 1862 Mr. Armour married Miss Malvina Belle Ogden, of Cincinnati, and he has sons who seem to have inherited their father's character and capacity.

The Cazenovia girl whose letters were lost on the way also married happily in due season, but something of romance still attaches, on her account, to the remarkable career of the boy who broke the rules of the school for her sake, walked across the continent that he might win he knew not what, and came back to find that nothing would induce him to settle in that neighborhood. It was too narrow, for more reasons than one, but wide indeed was the other neighborhood into which he went out that he might organize in it, from the Atlantic shore to the lakes and the Western plains and mountains, the business connections and success of the Armours.

XI.

HORACE BRIGHAM CLAFLIN.

Among the eternal truths long ago written down for the guidance of men, is hardly any so imperfectly understood as this: "The liberal soul deviseth liberal things, and by liberal things shall he stand."

The miserly ignore it altogether. The merely ostentatious, the hypocrites of false charity and the traders in giving, read only the promise and misinterpret the condition.

It is a precept which peculiarly applies to the conduct of business, to all the affairs of active life, and its examples are more numerous than the unthinking imagine. A business record, therefore, which furnishes a complete illustration, known and read of all men, is worth presenting as a study for those who wish to succeed.

Horace B. Claflin was born at Milford, Mass., December 18, 1811. It was a small place, bearing only the ordinary marks of a New England village. It had its district school and its academy, and the pervading tone among its thrifty families was eminently moral and religious. The boys who grew up there were likely to receive precept upon precept and line upon line, and with them such occasional corrective applica-

Horace Brigham Claflin.

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tions as were in that day supposed to be the indispensable needs of boys at the hands of parents and preceptors.

The father of Horace was Mr. John Claflin, and he was a prosperous man, as times went. He kept a country store, with the usual miscellaneous assortment of whatever goods were likely to be called for, some that were unlikely and some that ought not to have been called for. He also owned and conducted a farm and held the office of justice of the peace.

At school and at the academy, Horace seems to have been better known for his love of fun than for anything else, although he attended to his books reasonably well. He acquired as much from them as falls to the share of most bright, merry boys, overflowing with animal spirits, but he did not do more, and he formed no tastes for further advancement in scholarship. Perhaps his father's store aided more than was suspected, in arousing and shaping his natural genius, but he was himself the first to discover his own bent and determine the path in life he was to pursue. It was his father's ambition that his son should take a college course and prepare for one of the learned professions. He was a wise parent, however, and decided not to employ too much pressure in such a matter. He spoke to the academy principal about it, and he, with whom Horace was something of a favorite, brought before the fun-loving boy of sixteen the grim subject of the Greek and Latin required to pass a college examination. Horace listened,

thought about it, and promised to try the dead languages "and see how it agrees with me."

It was a short trial. Before long he came again to report a final result, saying to his friend and preceptor:

"My purpose is to spend my life in trade, and I do not see how the study of Greek and Latin will be beneficial to me in that pursuit. I want to be in business this minute. I am young, but that is no objection. The younger I begin the better."

The talk was reported to John Claflin and he again showed the clear-minded common sense which had probably been the most valuable element in his son's early instruction, for he said: "Sure enough, why should he study Latin and Greek, if he is to be a merchant."

There was the store, however, and very soon afterward the young merchant was serving his apprenticeship behind his father's counter. He had always been free of the place and felt at home there, but now it had become his academy and his college, in which he was to learn the arts and sciences of business life. He was but twenty years of age when his father determined to retire from store-keeping. He had another son named Aaron, and a son in law named Samuel Daniels. The three young men were all apparently fitted to set out upon their own account. They each received one thousand dollars, as capital to begin with, and the business was turned over to them. It looked like a promising start in life, for the country in which John

Claflin had prospered was growing richer yearly, but his sons, at least, were not long contented with their narrow quarters at Milford. A year later, in 1832, Horace became of age, and he and Aaron opened a branch store in Worcester, Mass. This was devoted exclusively to dry-goods, the old concern retaining its general character. Another year went by with fair success, and then a partition was agreed upon. Aaron retained the established country-store business at Milford, while Horace launched out alone into the uncertainties and competitions of the new enterprise.

He had made one important innovation in Milford, and he carried it with him to Worcester. In that day almost all men were supposed to make more or less use of alcoholic liquors. Not only did all stores and groceries keep them on hand for sale, but they were deemed indispensable to the proper method of being polite to customers. If a man bought anything worth while it was meanness and rudeness not to treat him. If he was a new-comer, a social glass might draw him on to business. If he was a hard dealer, sharp in his bargains, he might be softened and the way to his pocket made easier.

About the first stroke of business energy performed by Horace, however, on becoming a partner in the young firm, was to bring up from the cellar and out from the store every quart of the liquor on hand, and pour it into the gutter. No more was ever brought in, and when he began his business career in Worcester, no bait

of that kind was employed to allure his customers.

He did attract them, however, and that by methods which brought upon him the sharp displeasure of all his business rivals, who loved the old-time ways and suddenly found him making dashing inroads upon their trade. Even at this early stage of his career he had discovered that the sure road to success lay in doing business for its own sake, without too eager an eye to the profits of each bargain.

Since the old colony times there had been little change in the dull routine of trade in that highly respectable town. The old methods had something orthodox and sound about them, and it was a sin to break them up, but young Claflin laughingly did so. Perhaps his first open offence—for giving up treating left that advantage to others—was in the manner and vivacious character of his advertising. That important arm of the business service was then in its infancy, but he proved himself an adept in it from the beginning. Worse than this, however, was his grave heresy concerning large profits. He would not have them, nor the name of them. When a salesman came to him, one day, for praise for the wide margin he had made in the disposal of certain goods, he found himself kindly reproved and was instructed not to do so again, for it was contrary to the principles upon which the business was to be run. The next element that he undertook to introduce was that of perpetual sunshine. Special attention and cordial wel-

come was to be given to the first customers coming in the morning, that the day might begin well. Perhaps the next point made was by his own unfailing fund of humor and the cheerful, kindly way in which he met all men and all women. Even his rivals were forced to put aside trade animosities whenever they met him, and his customers became as his personal friends.

Not that he had no enemies. His credit was good, but he was buying and selling on the credit system and all men watched all other men for any signs of financial weakness. Once a year it was his custom to close his store while taking account of stock, and almost as often as this happened a report of his failure travelled around the town and then went to Boston, to be inquired into, contradicted, and laughed over.

The store first occupied became too small for the increasing business, and a larger place was taken. At the same time, one of Mr. Claflin's clerks and another young man were admitted as "junior partners" of the youngest merchant in Worcester. He already had the largest trade in his line and was becoming widely known as one of the most enterprising merchants in New England outside of Boston. He was himself the life of the concern, for his own clerks reported of him that whenever he was away, buying goods or otherwise, everything seemed dead until he returned. There could be no dulness with him in the store to stir things up.

Ten years of good success, with losses as well as gains, went swiftly by. Mr. Claflin was now

a married man, apparently well settled for life, as the leading merchant of a prosperous town. Upon all considerations of prudence, said all his prudent friends, he should remain where he was and continue to reap the harvests of the excellent field which he had made his own. And yet he talked of going to New York, where all the business was already overdone and where he would surely be crushed in competition with established houses of vast wealth and able management.

He had studied the matter and he had fully determined upon being a merchant, in the wider sense of the term, rather than a shop-keeper. After closing out his Worcester business, he had $30,000 in cash for capital. He had also secured an excellent partner, Mr. William M. Bulkley, and the new venture was undertaken under the firm name of Bulkley & Claflin. People at all familiar with the New York of to-day may find a curious interest in the localities of its business in the year 1843, for the dry-goods store to which the expected trade was to come was away down at No. 46 Cedar Street. Mr. Claflin's residence was on Pierrepont Street, Brooklyn, and there it continued to be until his death, for when he grew rich he did but move a short distance to his new and costlier home.

The Cedar Street business prospered on precisely the same principles which had prevailed at Worcester, and it was wonderful how rapidly Mr. Claflin's personal acquaintance grew within

the lines of commerce and finance. He did not go into what is called society; he did not become a member of any club; but in and around his own home-circle he found, or drew together, one of the very brightest of social coteries. It left little need for any other means for enjoying perfectly the out-of-business hours of a very hard-worked business man. Added to this, however, were his relations with Plymouth Church, in which, although not a member of the ecclesiastical body, but of the society, he became one of the best-known associates, and was during many years a trustee and a liberal supporter.

Through seven years the business grew, and then a larger store was built by the firm at No. 57 Broadway, a region from which their kind of trade has long since departed. In 1851 Mr. Bulkley retired and a new firm was constructed, under the title of Claflin, Mellen & Co., the company consisting of several juniors. The number and character of this part of Mr. Claflin's business management brings out strongly the distinguishing feature of his character. He had a rare judgment of the qualities of other men. It aided him in discriminating as to credits given, as to business associates, and it was keen in his selection of subordinates whom he could trust. More than this as to the latter, however, was his hearty delight in helping young men to a start in life and older men who met with disasters to start in life again. The instances known are too numerous for mention or even for selection. The number of which no man knew but himself, and those

who were helped can only be surmised by reason of so many being discovered.

Just above Trinity Church, on Broadway, is the large building now known as the headquarters of the real estate business. It is No. 111, and very few who pass or enter it would suppose that it was built in 1853, to accommodate the growing dry-goods business of Claflin, Mellen & Co. There are now no silks or other fabrics offered for sale so near the head of Wall Street.

By this time, Mr. Claflin's position among the merchants of New York had become established. His credit was excellent, for all men who dealt with him acquired undoubting faith in his integrity, while those who had bought of him once were sure to come again. It was indeed considered a success when it was known that his sales for 1853 footed up more than a million of dollars; but that sum was larger then than it seems to be now, and the narrowing margins of profit required increasing sales. There were other houses doing as well or better. The wealth and trade of the country was expanding with wonderful rapidity, and it remained to be seen which among the many capable competitors would carry off the lion's share. Probably the keenest of all rivals, at any and all times, was the house of A. T. Stewart & Co., the head of which was a man who never hesitated to take a loss upon any line of goods, if by so doing he could keep or gain a line of customers. Collision after collision, often at heavy cost, convinced both houses, or should have done so, that neither had any prospect for

a permanent victory over the other. The least pleasing part of the rivalry was the fact that weaker concerns were sometimes crushed in the combats of the stronger. Mr. Claflin never actually made war—that is, he never began it, but the very principles upon which he did his business challenged such a dashing operator in fabrics as was Mr. Stewart.

In the year 1860, the sales of Claflin, Mellen & Co. reached the grand total of $13,500,000, and again there was a demand for wider quarters. The wholesale dry-goods trade was steadily drifting northward, but Mr. Claflin went beyond its apparent outposts and bought land in a locality that was then mainly occupied by the poorest tenement-houses. A new building was erected at the corner of Church and Worth Streets, running the whole length of the block to West Broadway. The transfer of the business was accomplished, and a swift expansion followed, very much as if every sail had been spread to catch the gust of a great storm.

Mr. Claflin had openly avowed himself an anti-slavery man, even when to do so was regarded as a very detrimental thing for a business man to dare. Beyond a doubt it hurt his Southern trade, that he was known to be a warm supporter of the Republican Party, although he was not at all a man to cherish political bitterness. For that precise reason, he underestimated the bitternesses which rankled in the hearts of other men. It was of no use to point out to him the clouds in the political horizon, or to urge upon him the

many threatening signs that a hurricane was near at hand. In common with some of our ablest statesmen, he had no fear of a violent outbreak—it was to be only a shower, not a cyclone. All the more shattering, therefore, was the effect of the first breath of the Civil War, in 1861. All credits suffered, for all the world of finance suddenly stood still, not knowing what to do. Discounts almost ceased. The best of "customer's paper" could not be used at the banks, except within narrow limits. It was of no use to struggle, and the successful house of Claflin, Mellen & Co., saw nothing but a disastrous failure before it, involving an utter wreck of their splendid business.

It is said that Mr. Claflin hardly lost his cheerfulness, but met his down-hearted business friends with a brave and smiling face, and then went home to be almost as full of humorous fun as ever in the circle of which he was the life and centre.

His genial courage was a powerful element in tiding over the emergency. He called a meeting of his creditors and proposed to settle with them for seventy cents on the dollar, giving long-time notes for the various amounts, and go on with the business. All who could do so accepted his offer, but there were some who could not, and paper with his name on it was selling on the street at fifty cents on the dollar. He could do nothing for this class of his creditors at that time, but his friends bought up and held all the claims they could find. It was a time for a man

to have friends, and the liberal soul who had continually devised liberal things found that he was standing while a host of others were falling like wind-blown trees.

There was no permanent disaster; nothing but losses and a great jar, the effect of which passed away. The war itself, with its numerous activities, its vast expenditures, its issues of greenbacks, caused a flood of business to follow the temporary stoppage. The firm that had been so wisely and liberally held up was in a position to profit by the swift expansion. The development of its trade was like a feverish vision, for during the year 1865–66, May 1st to May 1st, the sales amounted to over $72,000,000. It is said, with probable correctness, that the sales of the most prominent rival during the same year, while $30,000,000 less, were much more profitable, because including so large a retail trade, but the foundation principle of Mr. Claflin's management was the acceptance of a moderate profit for the benefit of all concerned. There were large aggregate profits nevertheless, and there were also endless recoveries of important sums from debtors, East and West, who were in like manner getting again upon their feet. Not long after the compromise which set the business wheels in operation, the house began to take up the extended paper. The seventy cents was paid first, and then the thirty cents required, with interest, to bring all that class of payments up to par. Next came the paper bought in at half price, but following this was a hunt for the

original holders who had parted with it in distress. Mr. Claflin's friends had not purchased for money-making, and they had transferred to him without profit, except to their honor. He now paid every first holder in full, with interest, and no man could say that he had lost money through trusting the great house. The extended paper was paid off, discounted, long before the dates of its maturity, and the credit of the firm, with banks, importers, and manufacturers, at home and abroad, stood higher than before the storm of 1861, when the Bull Run defeat marked the date of business suspension.

On January 1, 1864, Mr. Mellen retired and more juniors were admitted to form the reorganization of H. B. Claflin & Co. In providing for the prosperity of so many others Mr. Claflin necessarily reduced his own prospects for accumulation, but his profits were invested with good judgment and his wealth grew.

From 1865 to the day of his death, the volume of the firm's transactions exceeded those of any other mercantile house in America, if not in all the world. A large number of other concerns including important manufacturing establishments, were its feeders, and seemed almost to belong to its machinery. His business connections extended to every land from which goods could be obtained for his field in the American market, and his counting-room was as a headquarters for the merchants of Europe who visited the New World.

Mr. Claflin had always been plainly out-

spoken in his views upon political questions, but had never taken a part in politics more prominent than that of a liberal contributor, or by his welcome presence at public meetings and party councils. In 1872, however, in the campaign for the second election of President Grant, he served as a Presidential elector, for the party was in need of all the strength that any man could give to it.

The aspect of the times then grew darker as the months went by. The inflated, abnormal, feverish condition of affairs created by the war could not long continue under the processes of contraction which began to operate with the return of peace.

Financiers and business men were well aware that the country was in a perilous situation, but there seemed no possible remedy until a very sharp one came. This was nothing less than the sudden panic which began upon Black Friday, September 24, 1873, and swept everything before it. Money, that is, legal tender money, seemed to vanish. Banks and trust companies suspended payments. A host of houses closed their doors and hundreds of them were not to open again. The house of H. B. Claflin & Co., had made no considerable effort at restricting its operations. When the crash came and hardly any more bank accommodations were to be had, its name was said to be out, as maker or responsible indorser, upon no less than $25,000,000 of commercial paper. A better illustration could not be given of the nature of the business it was

doing, or of the continual burden carried by its head and financial manager. If he had been a man of less capacity, or if other men had had less confidence in him, there would have been a stupendous wreck; but there was not. All he asked for from his creditors was an extension of time for five months, and it was readily granted. The panic passed away, the tides of business moved again, and the time really required for taking up all obligations was two months instead of five, without loss to anybody. Nobody wanted to see H. B. Claflin fail. His personal character stood like a tower, and the entire business community took a kindly pleasure in the fact that he had "pulled through."

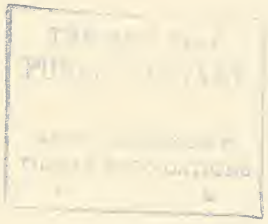
Two years later, in 1875, came a most vexatious disturbance of another sort. Upon a technical misinterpretation of a law then on the statute-books, the house was sued by the United States Government for large sums alleged to be due in connection with asserted undervaluations of imported goods. It was not said that they had made money illegally, or otherwise, but that they had become liable for the sins of other men. It was a curious piece of work, in which there seemed to lurk a thinly covered element of blackmail and highway robbery. Popular sympathy, after a brief hearing of the facts, ran strongly with Mr. Claflin, so much so that propositions for a compromise were made. He could wipe out the affair, for instance, for $50,000, so that the agents and informers putting it in motion should not fail to be paid for their industry.

Flatly and firmly he refused to yield an inch. It was not his method of being liberal, and he fought it out, defeating the government in the courts three times in succession. If he paid more than $50,000 in expenses and law fees, he did not pay a dollar in any other way, and he won the battle. As an expression of the feeling of his fellow-citizens and of their share in his hard-won victory, thirty-two leading commercial houses and banking institutions united in tendering him a banquet of congratulation, while the public press added its hearty approval.

Mr. Claflin was now becoming an elderly man, but he did not actually slacken his activities. He only took a little more time for his home comforts. He now had a country-house, at Fordham, where he could be more at ease than in his elegant mansion on Pierrepont Street. Particularly, he could keep more horses there, and no reasonably fair day passed without a drive of from ten to twenty miles behind fine roadsters. He had a strong liking for horses, and he had been one of Henry Bergh's warmest supporters in that gentleman's noble crusade against all forms of cruelty to animals. The giving process went steadily on, reaching out in every form of well-directed charity. No man could follow it. Only by accident, for instance, was discovered the secret of the long walks he was accustomed to take on each New Year's Day. He went out with his hat on his head, but it was found to be packed with small checks for distribution—no man ever knew how or where.

Year after year went by, and the veteran merchant seemed to be as merry, as happy, as humorous as ever, but he was compelled to take a little more, and a little more time for rest and recreation. Still he seemed so well, so vigorous, that it was felt as a great and sudden shock when, on the 14th of November, 1885, the news went out that a stroke of paralysis had terminated his long and honorable career.

The response was a marvellous expression of the love and esteem he had won from all who knew him. There were meetings of business men, of churches, of charitable societies, of financiers, for the formal expression of a feeling which seemed to be almost universal. There was one remarkable feature discoverable everywhere. The men who spoke at these gatherings and the writers for the public prints did indeed say much concerning his ability, his integrity, and his vast success as a business man, but they turned from that part of the general theme to tell warm-hearted anecdotes — incidents that they knew of his ever-flowing liberality; bright sketches of the manner of his giving in all forms of help, or how his liberal soul had devised its liberal things. There is no doubt, although they did not say so, that it was largely through the strength which in this way came to him that in his days of trial he stood so firmly.



Marshall Owen Roberts

XII.

MARSHALL OWEN ROBERTS.

It is not easy to express in one word our perception that any man possesses more of life-force and its related courage than does another. We are nevertheless attracted irresistibly by the brilliant figures of our chiefs and heroes of every type as we see them going forward in advance of the front ranks of the general mass. It is hardly less so at times when they are found among the retreating remnants of some lost battle, the last to give up the field and full of grim determination to fight again. In any study of them, however, it is of by no means small importance to consider the surroundings in which their careers began, as well as their later achievements. In the year 1814 the city of New York had been without a British garrison for nearly thirty-one years, but the history of its commerce during all that time had prepared it for the peculiar character it assumed upon the declaration of war with England, June 18, 1812. Nearly all the causes of the war had been felt with special severity by our seaport towns, and their populations were pervaded by a spirit of retaliation and reprisal which was not at all diminished by the fact that British cruisers, regular navy and pri-

vateers, almost swept the seas at once of American merchant craft. It seemed as if every swift ship owned in New York and for which guns could be found was promptly fitted out as a privateer, and their success was such that before long British insurance companies collected over ten per cent. for insuring cargoes only to cross the British channel. On land, along the New York and Canada border, and on Lake Champlain, occurred much of the severest fighting of the war. It ended with the year 1814, but the spirit of intense, aggressive patriotism did not end with it, nor did a kind of semi-warlike pride in American ships and commerce.

The boys of New York breathed an atmosphere full of patriotic traditions and of tales of adventure, while the new wharves and warehouses along the water-front of Manhattan Island were building and the ships increased in number and in size before their eyes year after year.

Among the New York boys born in the year 1814 (March 22d) was Marshall Owen Roberts. His father and mother were Welsh, and in his own character, from step to step, appeared a full share of the fire, vigor, quick imagination, and even rashness which has always distinguished the primitive race of Wales. They were of the upper middle class, his father being a physician, and their arrival in New York had been in the year 1798. At that date, indeed, all the industrial and commercial interests of the city were still in the semi-chaotic or formative condition left behind by the long war for independence.

Dr. Roberts was able to give his son a good education, and it was his intention to send him to college in due season, and then to prepare him for the medical profession. The foundations for such a course of training were laid in the best local schools, and young Roberts evinced abundant capacity for dealing with his text-books. As time went on, however, it was found that he had an unconquerable distaste for the life of a practitioner. The things he saw and the current topics of discussion with the other boys were all pulling him in another direction. Long years afterward he would sometimes relate to intimate friends how even in his childhood he used to walk along the wharves and watch the ships loading and unloading, and dream of where they had been and where they were going, till he knew the flags of nations and the different kinds of vessels and the sailors. So he came to long for ships of his own and for the stir and excitement, the adventure and risk, the changing profit-and-loss account of a merchant's life. He was fond also, as his boyhood went on, of fishing and boating excursions, and he knew every nook and cranny of the Manhattan Island, New Jersey, and Long Island shores of the port of New York.

Very good use was made of the schools to which his father sent him, but the college course and the medical diploma were not to come, for he was yet in his teens when he was permitted to follow his own bent. His first employment was as the youngest clerk in a wholesale gro-

cery house. Here he could learn somewhat of foreign trade and of business methods, but before long he won a step of promotion into a regular ship-chandler's concern, where everything smelled of the sea. He was able to obtain good wages, as times went, and he was almost parsimoniously saving, for he had great objects in view. He hoped, of course, to do business for himself some day, but he was also cultivating tastes and tendencies which were remarkable in one so young and with such other tastes. He had no idea of ever becoming an artist, but he was, nevertheless, passionately fond of art. In a large show-window of a corner store that he was compelled to pass frequently there was a good-sized oil-painting by a native artist. Its merits, really fair, were to him wonderful. He was late in his return from more than one of his business errands because of lingering before that entrancing picture, and he determined to save up money and buy it. That he persevered until he succeeded in doing so was one of his earlier victories, and to the day of his death it held a post of honor in his crowded gallery, among the masterpieces of both hemispheres.

The prize did not come at once, for his first use of his savings was in another direction. On becoming of age he launched out for himself, with another young man of energy and ambition, in the general hardware and shipping-supply business.

The only store they could obtain in a suitable locality was too large for their capital, and the

small stock they could purchase, for cash or credit, seemed lost upon its too ample shelves and counters.

"They look like samples!" exclaimed the disgusted partner.

"That's it!" replied Mr. Roberts. "I'll go and buy a load of bricks!"

Each brick, nearly of the size of one of the sales packages of screws, for instance, was neatly done up as such a package, with a sample tied at its end. It was art-work that was done with closed doors, but the shelves now made a fine appearance, and the dummies created a good impression of the capacities of the new concern. It was really astonishing how many customers came for screws to the place which kept on hand the largest stock of them.

During two years which followed there was an almost day and night study of the markets related to the business, and of all the channels of supply and demand. The first important result, other than a steady increase of sales to well-satisfied customers, came in the shape of a government contract for the supply of the Navy Department with whale oil. Mr. Roberts had made connections which enabled him to become the lowest bidder, and the subsequent course of the market gave him yet a larger profit than he had hoped for.

It has been considered worthy of note how many mercantile successes seem to date from the period of severe depression marked by the panic of 1837, and somewhat similar is the record of

other sweeping financial disasters. It was from that date that Mr. Roberts found the field of action manifestly opened for him, as if the storm had cleared away obstacles. It did not prove so, however, to men who were not ready to seize the opportunities offered them. Such as Mr. Roberts saw and availed himself of, moreover, were almost altogether those which he had known and studied ever since he could remember. As he obtained a freer use of capital, he looked across the North River to the long, muddy, seemingly useless flats of the New Jersey shore, and purchased for a merely nominal price, while other men jeered at him, reaches of water-front which in later years he sold for a million and a quarter of dollars. He had been familiar from boyhood with all the craft of the Hudson, freight or passenger, and now he undertook to meet the growing demand for something better. He began with the very beginning of river steamboat traffic, and his success in handling it enabled him at last to build and own the steamer Hendrik Hudson, the floating palace of her day.

The very nature of the several interests in the hands of Mr. Roberts prepared him, on the outbreak of the war with Mexico, in 1845, to bid for government contracts for army and navy supplies and for the transportation of troops, but he had seen more clearly than other men that the war must come, and all his calculations had been made before a gun was fired. That he was so ready was afterward of more than a little im-

portance to the war operations themselves, and his own profits were large. The treaty of peace between the United States and Mexico was signed early in February, 1848, but the return of troops was not completed until a later day. By the treaty, not only Texas, but New Mexico and Upper California, became United States territory, and hardly was it signed before a report went out through the country that "gold diggings" had been discovered along the river-beds of California. It was said that the war volunteers, as a rule, marched for the Pacific slope placers as soon as they were paid off. The gold excitement was at its height in 1849, and the main question seemed to be one of transportation for the swarms of eager adventurers. Once more Mr. Roberts was in position to meet the demands of the hour, and he invested heavily, in ships and money, in a company which proposed to run lines of steamers on either coast in connection with the Isthmus of Panama. Thousands of would-be miners toiled across the continent overland; others sailed wearily around Cape Horn; the Nicaragua and Tehuautepec routes were preferred by many, but the Panama transit more than justified the first opinions formed of its superior advantages. The overland route became a stage line and then a railway, but of the several waterways only the Panama continued in operation after the gold fever subsided. It was not altogether profitable to its projectors, however. A contract for carrying United States mails, from which much was expected, became

rather a source of difficulties, and there were other conflicts, rivalries, enmities of various kinds. The company itself was forced into bankruptcy, and Mr. Roberts's own losses were severe, but he was determined not to be really defeated. It was with more than a little exhibition of faith and courage that he purchased all the sold-out claims of the bankrupt company against the government under the mail contract. They seemed to be of small value, but he pushed them in the courts and before Congress, year after year, until at last he obtained a just award of over a million of dollars.

Other enterprises were going forward parallel with these. Mr. Roberts was one of the advocates of the New York, Lake Erie & Western ("Erie") Railway before a pick was lifted for its construction, and he was himself the projector of the Delaware, Lackawanna & Western Railroad. Here and there truly he exhibited even too much dash and energy, and there were two sides to his exceedingly varied profit-and-loss account. His personal friendships were strong, his political opinions were vehement, and he was by no means always wise in his expressions of either. Men whom he trusted did not always turn out well, and political as well as commercial antagonists were now and then turned into bitter personal enemies. On the other hand, his outspoken frankness and his readiness to help made him hosts of friends. He was a power in the community, even during the long series of years when, either as a Whig or a Free-Soiler, the

party he belonged to was in a hopeless minority. In 1852 he was the Whig nominee for Congress in his own district, but was defeated, almost as a matter of course. That party was in its decadence, and Mr. Roberts, moreover, held views on the slavery question which deprived him of the votes of the more conservative Whigs.

No better illustration could be offered of his character, nor of the estimation in which he was held by other enterprising and able men, than was given in 1854. When Cyrus W. Field laid before Peter Cooper his plan for an ocean telegraphic cable, they two went next to Moses Taylor, and all three declared that their next choice was Marshall O. Roberts. Chandler White made up the number until, at his death, he was replaced by Wilson G. Hunt, and these five men carried the burdens of the enterprise, so far as American support was concerned, until the cable was laid. Before a dollar of foreign capital was secured, they had paid out over a million of dollars, very nearly equally divided among them.

In spite of many losses and of having much capital locked up in shapes which were compelled to wait for the future, Mr. Roberts was now a very wealthy man. He was distinguished for the liberality with which he aided any object, charitable or otherwise, in which he became interested, so that he was almost compelled, as he said, to fence himself in from innumerable applications.

In one direction there seemed to be hardly any limit other than his own very correct judgment,

now matured and critical, for the city contained no other man whose open purse and hearty encouragement was doing so much for American artists. He purchased works of art in Europe, in many of which he took great pride, but his gallery, for which he was at last compelled to buy and reconstruct the house adjoining his own, contained large numbers of the best creations of his own countrymen, including those of more than one struggling beginner whose merit he was one of the first to recogniże.

At no time did Mr. Roberts fail to take an active interest in the questions of the day, municipal, State, or national. In the former he was a well-known figure at public meetings, and his name was almost as often seen in their printed reports as it was upon the subscription lists, for it was a period of many kinds of political and social "reform" fermentation. He was not a writer, and his only claim to oratory was his ability and tendency to express his views in the briefest and most intelligible form with small reference to consequences.

The anti-slavery agitation, more than met by the correspondent turbulence of pro-slavery feeling and action, was increasing day after day. The longer continuance of either of the old parties was manifestly becoming impossible. Mr. Roberts was not an extremist, not what was then described and generally condemned as an "abolitionist," but he threw himself heart and soul into the movement for the formation of a new party, proposing to resist the extension of

human slavery into the new territories under process of formation into States. He became a trusted friend and supporter of the leaders of the movement in New York, such as Morgan, his business friend, Seward, Greeley, and their co-workers. In 1856 he was sent as a delegate to the first great gathering of forces at Pittsburg, and then to the Philadelphia National Convention which organized the People's party, afterward the Republican party, and nominated John C. Fremont for President and William L. Dayton for Vice-President. Without ceasing to be a business man, or becoming in any wise a politician in the ordinary sense of the word, he took an intense and very busy interest in the development of the new organization. It was during the heat and excitement of this period that his first great disaster befell him, for he was one of the victims of the celebrated "National Hotel poisoning case." At a dinner-party at that hotel, in Washington, a number of guests were made to suffer from some unknown agent in the food set before them, some fatally and others to a less degree. Various explanations were offered, none satisfactory, but after Mr. Roberts recovered the first severe effects, something like an undiscoverable poison remained in his system, causing him intermittent suffering and undoubtedly shortening his days. It introduced, however, a new element into all his subsequent dealings with business or with men. Those who knew him could not but admire the kindly patience with which he attended to multi-

form affairs and duties while tortured by pains of the most racking, irritating character. Many a time he would escape from his down-town office, go home, and try to endure his torments the better as he walked up and down, alone or with some friend, from one to another of the chosen treasures of his picture-gallery. He could almost put away an ache while discussing and admiring the genius of a master.

The next Presidential campaign, in 1860, the Lincoln campaign, brought Mr. Roberts into almost as much political activity as if he had been a party editor or a stump-speaker, and he contributed considerable sums for the campaign expenses of those who were so. With the election of President Lincoln, however, something almost like a new career opened before him.

The muttering thunder of the coming civil war could be heard during all the following winter, and hostilities had begun, in several places and forms, before the inauguration. It was a time when timid men held back and when even brave men hesitated, but the hot Welsh blood of Mr. Roberts was up and he was ready for action. He was no soldier, but he could rally and arm soldiers, only regretting that he was not to lead them in person. He was not a sea-captain, but he was a ship-owner, and the country a few days later needed a swift steam transport to convey supplies to the beleaguered garrison of Fort Sumter. The Navy Department had no vessel ready, nor funds to buy or charter one, but the steamer Star of the West was instantly offered

by Mr. Roberts. Her mission failed, indeed, and Sumter fell; but an invaluable example had been set, and the patriotism of other men took fire. Few and scattered were the forces at the disposal of the perplexed administration. It could not properly garrison a single fort on the coast, nor guard the approaches to the capital. There were rumors that the all but vitally important Fortress Monroe was in danger of sudden seizure. Its loss would have been irreparable; but Mr. Roberts had another steamer, the America. He raised and equipped a thousand men, the America transported them to man the threatened fort, and the danger was over.

It was a busy time for the patriotic merchant, for all his enterprises were demanding his utmost attention during the panicky and commercially disastrous months of the spring of 1861. His best energies, however, were given to the needs of the government. It had no credit at the first, nor money, nor lawful means of obtaining money or men, but it could have anything there was in the hands of Mr. Roberts. It was precisely the kind of support needed in that hour of terrible strain and peril. It came from many men, of many kinds, and it came with the strength of a rising tide. Even the Bull Run defeat hardly checked it for a moment. After that, however, there was a great army in the field and many fleets upon the sea, and merchants, ship-owners, like Mr. Roberts, were called upon to provide and carry supplies and to furnish transportations under due forms of law and by

contract. It was altogether in the righteous process of events that the merchant who had given ships and carried men without pay should now be compensated as others, and should be employed to his uttermost capacity. The patriotic fulfilment of his contracts could be utterly relied on, and he received and performed many. That his remuneration was very large before the end of the long war was an almost inevitable consequence not looked forward to by him, or by anybody else, in the dark hour when the Star of the West recoiled from before the Confederate batteries in Charleston Harbor.

The war ended and the hour of rejoicing over, the return of peace was darkened by the assassination of President Lincoln. The feeling of Mr. Roberts, to whom the murdered President had been a personal friend, was partly expressed in a draft for ten thousand dollars sent to the Lincoln family.

In that same year, 1865, Mr. Roberts was the Republican candidate for Mayor of New York, but was defeated, for the city government was overwhelmingly under the control of the political opposition. There were especial reasons why he was himself less than popular with certain classes. Not only was he very rich and lived in a magnificent house, but he had always been outspoken in his views concerning every form of social disorder. Everybody had heard the story of his conduct during the horrible draft riots of 1863. It was easy to use against him the fact that when informed that a detachment of

the mob was coming to burn one of his steamers at her wharf, he obtained a brace of brass cannon, loaded them to the muzzle with slugs and grape-shot, stationed them at the barricade he built across the pier, and waited behind them with a force of determined men, well armed, ready to make the burning of that vessel a bloody piece of work. The mob heard about it and did not come, but it was not by any means forgotten, nor were any of his other vehement declarations on behalf of law and order.

One of his earlier enterprises was now coming up in his mind in another form, or rather in several forms. The routes to California had been mightily developed both by land and sea, but they were not yet perfected. On land Mr. Roberts advocated the construction of the Texas & Pacific Railroad, invested two millions of dollars in the enterprise, and induced other capitalists to follow his example. Of the water routes, he now selected the old Tehuautepec line, over which Hernan Cortes had marched to the Pacific, and proposed to construct not only a railway, but a ship canal from shore to shore.

This was but part of a scheme which included a ship canal across the Florida peninsula, from a point on the St. John's River to the Gulf of Mexico. Much money was expended in preliminary surveys, a company was formed, its stock was ready for issue, its bonds were printed and partly signed and ready for the American and European markets, when, in September, 1873, the great panic suddenly swept through the

financial world, and all such schemes were shattered.

The losses of Mr. Roberts were enormous. He owed no debts, but much property had vanished and more was either shrivelled in nominal value or made temporarily unavailable. Another man might have contented himself with enforced retirement from baffled enterprises, but there was an especial demand upon the remaining financial abilities of the veteran merchant. He was still very rich and numbers of his old friends were in trouble. Sick, suffering, weary in mind and broken in body, he came out from among the wrecks of his shattered schemes to hold up the men who had been his friends and business associates, until the storm should pass and they could stand alone. It passed, and many things returned to their former condition, but for others it was now getting too late in the day. There were minor enterprises to which attention could be given by Mr. Roberts, both in the United States and the Canadas, but they were and must be henceforth mainly in the hands of other men, for the working days of the old merchant were over. He could buy pictures, encourage artists, help neighbors, but he could not again undertake highways across the continent, nor steamship lines on the sea.

His charities had taken permanent forms in several instances, notably in the founding of the Women's Christian Association and in the Home for Girls, in New York City. His treasured gallery had grown around the germ provided by

boyish energy and economy, until it contained pictures whose value in cash was over three quarters of a million of dollars. He had gained all that he had ever dreamed of gaining.

The end came, September 11, 1880, at Saratoga. During several years Mr. Roberts had lived in semi-retirement, but his departure called forth universal expressions of respect and regret. Nevertheless, only a few of even those who from time to time had seen him and thought they knew him, were aware how very remarkable a character, how generous and brave a man, had ceased to be numbered among the merchant princes of New York.

XIII.

GEORGE MORTIMER PULLMAN.

THE world contains a larger population than ever before. No doubt the most interesting illustration of the increase is offered by the composite millions collected, by birth or immigration, within the boundaries of the United States, the latest constructed of the nationalities of the first rank. A study of the American people, grade for grade and class for class, reveals the fact that their condition, as compared with corresponding grades and classes of any of the old-time civilizations, is vastly improved. Every description of human life above grovelling pauperism enjoys more and more varied comfort and a more plentiful and regular support than was formerly possible. Very similar is the state of things to be discovered in most parts of Europe, and to a less degree even in wide areas of Asia under European control. France, for instance, supports, in generally prosperous conditions, at the close of the nineteenth century, four times the population that could with difficulty be kept alive upon the same area only two centuries earlier.

Whatever other causes may be credited with any share in the manifest increase of the means

George Mortimer Pullman.

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of living, one is admittedly beyond dispute. It is the marvellous increase in the varied occupations provided for skill and labor, that is, in the employments by means of which men and women earn the means of employing other men and women. It has been unthinkingly remarked that we have more needs than formerly, that new wants have been created for us, and that so our modern life is artificial, as compared with the half-starved simplicity of the ancient times. It is very much more near the truth to reply that the wants of human nature have been discovered, step by step, like new lands lying westward, and that each newly found need and its provision has led on to other discoveries. Sure it is that but for the men who have opened new channels for industry, new employments for busy thousands, the unemployed multitudes must perish. Each of these men is, therefore, in his place, a public benefactor. He is so even more distinctly than the man who attains success, however eminent, in handling or directing means of occupation already created. He is so in a yet higher degree, if the new ideas by which he operates and the new occupations which are provided are themselves in the line of social advancement and elevation. It is not always, however, that the originator adds to his inventive genius the administrative and other business faculties to be the master-machinist and supervising architect of his own plans.

George Mortimer Pullman was born upon a farm in Chautauqua County, New York, March

3, 1831. His family were in moderate circumstances and were able to give him no more educational advantages than were provided by the local schools. These, however, were of good quality. His home training was such as to aid him in the formation of fixed habits of industry and firmly settled principles of morality and integrity. While not large in frame, he possessed an unusual degree of bodily toughness and activity, which was well developed by the wholesome work belonging to the daily "chores" of a farmer's boy. On the whole, his primary schooling of all sorts was peculiarly well devised for the kind of life before him. At the early age of fourteen he began to look out for himself, and his first service was as boy-of-all-work in a country store. At seventeen he went to Albion, N. Y., where an older brother was already established in the cabinet-making business. Here a very important apprenticeship was served, for he learned what could be done usefully and ornamentally with wood and woven fabrics, and obtained ideas concerning the art and the varied appliances of upholstering. All was to be of use to him at a later day, but with his lessons in taste and the like he acquired much information of another kind. He learned something of engineering and mechanics, and through a series of minor experiences he acquired strong confidence in his own ability for devising mechanical ways and means. He even prospered pecuniarily, through constant thrift and industry, so that upon becoming of

age he had a few dollars of his own to begin business with.

The first good opportunity did not present itself until a year later, but it was coming and he was preparing for it. The Erie Canal was in process of widening. The buildings of all sorts which had been put up along the margins of what was at first derisively described as DeWitt Clinton's Ditch were to be torn down or moved away. Many of them manifestly called for the former process, but there were considerable warehouses of brick as well as of wood that were worth saving, and young Pullman made contracts for their transfer to new positions. The operation was less hazardous than it seemed, and his complete success not only rewarded him pecuniarily, but gave him experience and a record which was shortly to be of great value. Contract followed contract, and Mr. Pullman was doing very well in other ways than house-moving, but this was for the time his specialty, and the great field for it was not in New York. At the foot of Lake Michigan a new city had sprung up with such rapidity that it was there before any suitable arrangements had been made for it. Its lower floors were but little, in some places not at all, above the level of the lake, and so Chicago could have no sewers. It was necessary to begin again, and the entire place must be lifted several feet. There were great blocks of business buildings, brick or stone, which must be held up while new cellars and foundations were put under them. Through the earlier stages of

the process Mr. Pullman's business detained him in New York, but in 1859 he removed to Chicago to take his share in the general marvel of new-city engineering. He had, however, another idea growing in his mind, and had already begun a series of practical experiments for its accomplishment.

The railroad system of the United States was yet in the first stages of its development. It had begun timidly, experimentally, with short lines between important places, and its management had been marked, as a rule, by the most pernicious economy. It is true that improvement began at once, for the first American locomotives, designed and built by Peter Cooper at Baltimore, were especially adapted to American roads. The primitive "strap" rail, spiked upon a log, had given place to the T heavy rail. The later cars were not altogether so uncomfortable as were the travelling cribs to which the term "hyena" had somehow attached. The process of consolidation had begun, for the seven roads across middle New York, for instance, had become one corporation, as the New York Central. The extension of Western lines was going on rapidly and the days of "long-distance" railroading were at hand. For that reason so were the days of express companies, through-freight lines, and improved passenger cars, up to this time impossible.

During the year 1858 Mr. Pullman's attention had been especially drawn to the long-distance sleeping-car idea. He had often enough seen

such as were in use, but one comfortless night, during a sixty-mile ride from Buffalo to Westfield, he was forced to lie awake and consider the defects of such machines as he was carried in. They were indeed unsatisfactory affairs, for they were nothing but enlarged copies of the night-bunks in the passenger boats of the Erie Canal, three tiers of shelves on each side of the car. They were to be slept in as a rule, and if passengers were wise, without too much undressing. They were peculiarly easy to get out of in going around sharp curves or aided by the sudden oscillations of cars with imperfect springs on badly ballasted roads.

The thoughts which began to germinate during that night ride, or earlier, did not come up into sight until the following year. After Mr. Pullman entered upon his Chicago business he continued to study the subject. He began a series of preliminary experiments by remodelling two day-coaches on the Chicago & Alton Road, and afterward did the same on the old Galena Road. He met with very little encouragement, for in a very strict use of the word he was a pioneer. The sleeping-cars in use were invariably the property of the road they ran on, and their trips were limited to its own rails. The fares charged varied from fifty cents a berth, or a dollar for a double berth, to a dollar and a half on longer runs, but they were not regarded as especially profitable. The simple fact was that no attention had been given to the idea of making long-distance railroading enjoyable.

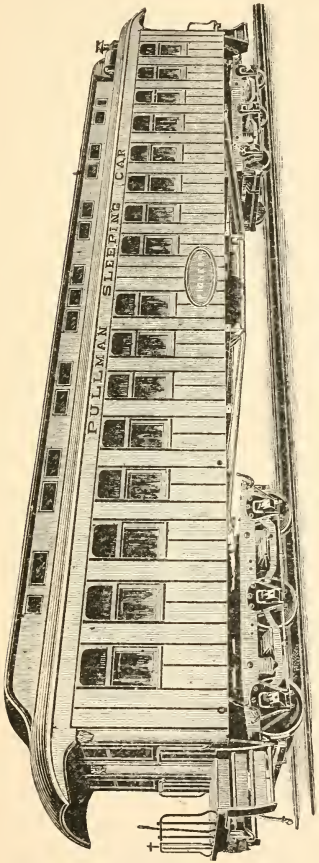
Its fatigues, discomforts, positive miseries, its detriments to health and its waste of working energies, had been accepted as unavoidable, as mere matters of course. A long journey was known to be a long suffering, and its martyrs must endure to the end, unless they should die on the way.

An entirely different conception of the future of American passenger transportation had now taken possession of Mr. Pullman. With only limited mechanical skill, he had acquired a large fund of varied mechanical knowledge, much of which, beginning with the Albion cabinet-making shop, was in the direct line of his proposed invention. He did his part in the elevation of Chicago to its new level, adding considerably to the capital required for other undertakings, but it was 1863 before he was ready to elevate himself entirely to his new enterprise.

A suitable shop was now hired, a competent master-mechanic was employed, with skilled workmen under him, and they began the somewhat tedious task of constructing a new car to meet the requirements of a man whose conception of what it should be grew while it was building. He gave all the details his personal, constant supervision during long months of toil. The changes were radical, for he was not thinking merely of show.

The steadiness required for sleep was to be obtained by powerful springs upon trucks with sixteen wheels, altogether an innovation. As to the beds, they were to be as those of a good

hotel, and the general outfit was to be that of a drawing-room. Only a faint idea of the improvement was expressed by the fact that while one of the old "rattlers" cost $4,000, Car A, the "Pioneer" of the Pullman cars, cost $18,000. Other men called it uselessly extravagant, but in his eyes it was only too plain, and it still lacked many of the conveniences belonging to the cars which were building in his mind. Relief from fatigue; pure air secured by good ventilation; greater safety of life and limb from accidents; personal cleanliness; special care of passengers in need of care; refreshments by the way, and at last a complete hotel on wheels, rolling on over road after road, across the continent, after roads and



The "Pioneer." First Pullman Sleeping-car.

bridges should be provided; all was taking form, as the advantages and defects of the pioneer car were studied, from day to day.

Other people were examining the matter, especially railroad men, and the president of the Michigan Central Road, Mr. James F. Joy, was nearly willing to try the experiment on his own line. With a view to this, Mr. Pullman constructed four more cars, but each of these cost $24,000, and even Mr. Joy was startled by such manifest extravagance. It would divert travel from his road if so high a rate as $2 per berth were charged upon its sleeping-cars. In reply to his objection, Mr. Pullman put in verbal shape one of the leading ideas of his business career, that the best was really the cheapest, and that all people were willing to pay for it if they could get it. The dispute ended in a compromise, for the new cars were put upon trial on the road, each with one of the cheaper cars for a running mate. The problem was solved in a few weeks, for the old cars were always empty until the new were filled, and the public loudly expressed the disgust occasioned by the unpleasant comparison. Mr. Pullman had undoubtedly made a great invention, but it was one for which there was manifestly no patent. He could not hope, men said, to obtain a monopoly of the construction of his magnificent cars. Each road might build its own and run them. Each car-constructing concern would be a rival in the business. It would, after all, be limited. Only a few roads would undertake so great an inno-

vation. The idea was good enough, but there was no money in it. It was absurd to suppose that one central concern would be permitted to manage the sleeping-car service of any considerable part of the roads in the country. Numerous, indeed, were the cavils and objections which Mr. Pullman was compelled to meet when he made his next step forward. He could see, and wondered that others could not, that the very nature of long-distance railroading rendered necessary a consolidation of the sleeping-car interests. There might be, probably would be, independent builders and independent lines, but to all these would surely apply the severe doctrine of the survival of the fittest.

There were several points in favor of Mr. Pullman's comprehensive scheme from the outset, whatever were the obstacles. He had been able to try his preliminary experiments at his own expense, without losing control of the subsequent operations by selling "interests" at too early a day. He was, therefore, the one-man power, unhindered.

The size of the country and the length of its railway journeys was like a permanent foundation for his enterprise. The very refusal of other men, at first, to see as he did, kept the field clear for his operations until he had securely occupied it. Added to all this, and utilizing it, was his own personal character and capacity. His administrative faculties were of a high order, fitting him for the selection and direction of capable associates and subordinates. His inven-

tive power enabled him to respond to each discovered requirement with some sufficient device, and of these inventions a number were patentable, protecting him to an important extent from rivalries and interferences. Hardly of less importance were his singular steadiness, freedom from the fever of speculation or mere money-getting; patience under difficulties, and entire devotion to his business for its own sake. It was to be his life-work, and he was conscientiously determined to do it well.

It would not be easy to form or give an adequate idea of the diplomacy, tact, energy, or financial ability displayed in the operations following the first success of 1863. Mr. Pullman almost lived on the railroads, as he went from one to another, without a car of his own making to travel in. It was well for him that his natural toughness had become increased rather than diminished in his ripe manhood. He was at this time very well fitted for the kind of diplomacy he was engaged in, with railway managers, financiers, even politicians, statesmen, and their heterogeneous associates. He was a quiet man, of courteous manners, always well dressed and always apparently in good humor. He was a good talker, with an excellent faculty for making other men talk and for listening well, and he never seemed to be tired.

Success came step by step, and the Pullman cars were an acknowledged institution of American railway travel. Year after year invention after invention, comfort after comfort, the ideas

of the inventor and manager, were made to take shape in wood and metal or other fabrics, or in the personal service of the system.

Yet another invention, however, had been growing toward completeness in the mind of Mr. Pullman. He had established a successful manufacturing company, and it had shops at St. Louis, Mo.; Elmira, N. Y.; Detroit, Mich., and Wilmington, Del. It could command a great deal of assistance, in cases of need, from other manufacturers, but all was not enough to keep pace with the swift growth of the demand. It was with reference to this necessity for larger and better shops and their workmen that Mr. Pullman made his next achievement, for he invented a new town and proceeded with its construction very much as, in 1863, he had put together the Pioneer.

With reference to all the objects proposed, the best attainable locality for a new town would be in or near Chicago, but the selling price of every acre of land in that vicinity had been fixed with reference to the values of the time to come. An attempt to purchase any considerable area would surely cause a speculative advance, and so the entire project was kept secret while a cautious purchasing process went on through another hand than Mr. Pullman's. The spot chosen was well beyond the city limits, as they were in 1879, on the shore of Calumet Lake. About thirty-five hundred acres of bare prairie were at last secured, at an outlay of less than eight hundred thousand dollars, and then, in 1880, the work of

construction began. The Chicago experience was not to be repeated, for the first thing attended to was the establishment of a permanent "grade," sufficiently above the original prairie and lake levels to provide for a system of drainage. The sewers came first, with a force of four thousand men to put them in place. Then came the water-mains and the other piping for which it is customary to tear up city thoroughfares so extensively. The streets and avenues were then put on, and along the lines of these lay the original levels, ready to be cut up into cellars and filled up for back-yards and ornamental grounds, as occasion might require. Of course, Mr. Pullman called in the best architectural and other trained ability that he could obtain; but no other American town was ever created in precisely this manner. Perhaps as near a historical parallel as any is that furnished by the Egyptian seaport called into existence by the far-seeing genius of Alexander.

Every shop previously put up elsewhere for the operations of the Pullman Company had been as an experiment, providing valuable suggestions which were to be availed of now. No part of them had been of more evident importance than were such as related to the personal character and conduct of the force of workingmen to be employed. It was to this, therefore, that Mr. Pullman's inventions largely related. It was to be a town whose inhabitants should govern themselves in the direction of good morals, intelligence, and prosperity. The very proposition

seemed to be ridiculous, but so had been the palace sleeping-car and travelling-hotel system, until its success revolutionized long-distance railway travel. The idea of the new town was to be the same—that men and women were quite willing to have the best things if they could get them at reasonable prices. Nothing was to be given away. The false charity which fosters any kind of pauperism was to be shunned as a positive evil. Anything approaching the "paternal" or lord of the manor supervision of free Americans was to be studiously avoided. The best opportunities for industry and thrift were to be provided, but personal independence and responsibility were not to be interfered with.

The domain of the Pullman Company, the nucleus of the proposed city, was not to be sold at any price, but to remain under absolute control, for here the prevailing tone and character was to be established.

Shops for the manufacture of all kinds of railway cars and their outfits were put up rapidly but very solidly. So were admirably planned dwellings, separate or in flats, homes or boarding-houses for workers. Stores and workshops of all varieties common in an American town were provided. In all, the useful and the attractive were equally sought for, both in the buildings and their surroundings. Leases were given to acceptable occupants, each lease terminable upon ten days' notice on either side. A dissatisfied tenant, or one for any reason disposed to change, was not bound to remain. On the other hand,

no structure owned by the company could be used for detrimental purposes. No worthy tenant has ever been disturbed, but a remarkable result has been obtained, for here is now a town of twelve thousand inhabitants in which there is no drinking-saloon nor one house of ill repute.

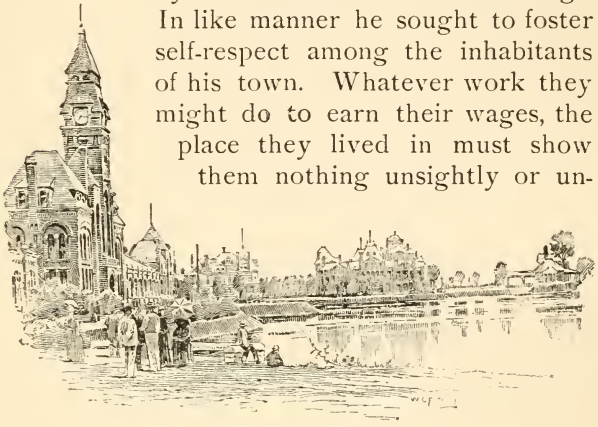
Among the first buildings erected were two churches, but these were not "given" to the congregations meeting in them. Their use is paid for. Only the public library, now of about eight thousand volumes, is the individual gift of Mr. Pullman, that it might be selected upon rational principles and not collected hit or miss and lumbered with unreadable rubbish.

There are grounds for athletic sports, a great "arcade" building for general shopping, an admirable market building, a public school-house attended by over a thousand scholars, and at every turn an observer is compelled to acknowledge the operation of intelligent design, providing for the present and the future by omitting the chance-medley blunders of the past in other town-makings.

A channel, now dredging to the depth required, will shortly make Calumet Lake a harbor of the great lake system, and Pullman will be a port of entry. Outside of the original area a continual building goes on, in strict relation to the founder's plan, excepting that here over a thousand dwellings are owned by workmen in the employ of the company.

It was in the primal idea that good wages should be paid, that all rents should be reason-

ably low, that food-supplies should be of the best and at fair prices, but there was something more than this. Mr. Pullman believed that his cars were an educational agency, positively improving the tone of the people who rode in them by the influence of surroundings. In like manner he sought to foster self-respect among the inhabitants of his town. Whatever work they might do to earn their wages, the place they lived in must show them nothing unsightly or unclean or pernicious, so far as he could prevent it. Beauty, order, convenience were to be continual teachers, and their opposites were at least to be crippled.



A View of Pullman, Ill.

After a dozen years of practical working, the question of the success of the invention is partly answered in figures. Of the twelve thousand inhabitants, 6,324 are employed by the company. The average wages of these, including boys and women, are $2.26 per day. They have deposits amounting to $632,000 in the savings bank, or an average of $316 to each person. The eight miles of

paved streets in the town of Pullman are scrupulously clean, and so is its moral character, and workmen from its shops are sought for as men who have a well-known certificate.

The car-shops are by no means the only industry created. For instance, the clay under the lake makes excellent bricks, and thirty million of these are manufactured per annum.

Considered financially, the business success of Mr. Pullman is hardly exceeded by that of any other living man. Other men are his peers in railway enterprises or exceed him in accumulated wealth, but the distinguishing feature of his own achievement is its originality. He saw a coming demand, merely germinal at the beginning, and he developed it by the manner in which he supplied it. There is no other business career offering an exact parallel. As to numerical illustrations, the gross earnings of the company in its first fiscal year were $280,000, while for 1891–92 they were $10,002,356.04. Its dividends were $2,300,000, and it added $3,250,389 to its surplus fund. Upon all its roads the company employs 2,512 sleeping-, parlor-, and dining-cars, but this does not include some that are running in other lands, for instance, upon the roads of Australia. During the year ending July 1, 1892, Pullman cars carried 5,279,320 passengers, and the rates of speed, the safety, and the comfort must be made factors in any estimate of the indicated use. The number of miles run was 191,255,656, which means that one Pullman car doing it all could have visited the sun and returned, and then

gone more than half-way around the earth. The longest regular, unbroken run made by Pullman cars, however, is that of 4,332 miles, from Boston to Los Angeles.

The shop-town of Pullman and the palace-hotel-car system, taken together, present an exceedingly readable illustration of the great marvel of human life and work: that is, of the manner in which a mental picture, a conception, arising in the mind of a capable man, may be brought out and put into material shape for the lasting benefit of other men.

XIV.

PETER COOPER.

A GREAT evil, not unmixed with good, to the great mass of the world's labor force is the manner in which it has seemed forced to move on along unchanging grooves, the deeply worn ruts of old-time travel. Among Oriental nations, to this day, we see the most perfect illustrations of a tendency which divides labor, and with it life, into fixed strata, which are castes in one place and guilds in another. The specific faculties of varied trades, as well as the individual right to live by them, are declared an inheritance, descending from father to son. In other parts of the world—in Europe, for instance—there is a plainly related state of things and there is an evident danger of its importation to this country. Already we have the guilds, in one form or another, with a manifest caricature of the castes, and outside of them we have an increasing multitude of pariahs destitute of trade connections. It was not so in the beginning of our national work; is not so now in our recently formed communities, and it is one of the fossilisms which we do not need to copy from either the Middle Ages, the Hindoos, or the Chinese.

Another illustration of the same natural ten-

Peter Cooper.

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dency, or caused by the long operation of the indicated evil, is seen in the helplessness with which the lives of so many men run in their accidental trades or occupations as on tramways, outside of which they can hardly run at all. A contrast, if he is not also a result, is furnished by the not uncommon character of whom it is said that he is Jack of all trades and master of none.

There is, indeed, a well understood advantage to be obtained by persistent devotion to one wisely chosen field of thought and action, even if the worker in it believes both himself and his field to be narrowly fenced in. The men are few whose natural capacities include that of a general adaptability in any high degree.

The changing conditions and the rapid growth of our own country have presented innumerable object-lessons in successes and in failures. It has been proved to be a sufficiently general rule that a man going into a new place will do well to take his trade with him, if he really has one, and with it a species of watchful inquiry as to what it can be improved into or changed for.

Strictly in accordance with the rule is the appearance, here and there, of men for whom each new set of circumstances seems to call up and set in motion within them something which had not previously presented itself, but which meets the demands of the occasion. They add to their other capacities the genius of versatility and so are able to win success among changing conditions.

Peter Cooper was born February 12, 1791, in

the city of New York. This was, at that date, a fairly thriving community and was beginning to recover from the disasters which had befallen it, as a garrisoned military post, during the long years of the war for independence. It had very few manufactures, however, and all business affairs were conducted under serious disadvantages, owing to the disordered condition of commerce and the absence of a stable or uniform currency.

Peter's father had been a hatter before the war, but had left his trade to serve in the Continental army, rising to the rank of lieutenant. It was a patriotic family, for Peter's grandfather also was a soldier of the Revolution. On his mother's side the same honorable record was made. Her father, John Campbell, a successful potter and at one time an alderman of the city, left all to serve his country as a deputy quartermaster-general, and there was no more difficult post to fill among the forces under Washington. From first to last their most dangerous enemy was famine, rather than the British. It is related that Mr. Campbell's cash advances for army supplies, to a considerable amount, were refunded to him at last in Continental currency—waste-paper. It was owing to the war, therefore, that the Cooper family was anything but prosperous. The returned soldier tried to be again a hatter, under difficulties, and his little son began to earn something as soon as his head had risen to the level of a work-bench. His earliest memory of that "hard time" was of pulling hair from rab-

bit skins, with some uncertainty remaining as to what it was for. Men with larger capital and better relations to the fur trade absorbed the hatter business, and Mr. Cooper removed to Peekskill. He had some knowledge of the brewing business and set up a small brewery, but Peter's schooling was sadly interfered with by the duty now upon him of delivering the full ale-kegs to customers and bringing home the empty ones. The results of this experiment were discouraging and there was another removal to Catskill, where occasional employment as a hatter could be alternated with brick-making. Peter was getting older and stronger now, and could carry and turn bricks, but there was no great market for them, nor much profit in their manufacture. There is something pathetic in the bald outlines preserved of the successive struggles of the old Continental soldier to maintain his family. The next removal was to Brooklyn, where the hatter's trade was once more resorted to for a while, and then there was another change, for a brewery was set up at Newburg, and Peter did not go to work in it.

He was now, in the year 1808, seventeen years of age, and his entire schooling was measured by half-days of attendance at common schools, such as they were, during one year. How deeply he felt, then and afterward, the lack of the teaching and discipline obtained by others he was yet to record for the benefit of thousands. Without teachers or books, however, the shifting toil and trial of his earlier years had aroused and

developed some of his faculties to a remarkable degree. He was now apprenticed, until he should become of age, to John Woodward, a carriage-maker, to learn the trade, but he did much more than that. He at once began to see and to remedy the defective nature of the very tools he was taught the use of. The days of labor-saving machinery were but just beginning and there was abundant room for improvements in almost any direction. Peter Cooper was still a mere apprentice-boy, when he invented a machine for mortising hubs of wagon-wheels. The profit accrued to his employer rather than to himself, but at the expiration of the apprenticeship, in 1812, Mr. Woodward proposed to continue him in the carriage business. Neither the terms nor the prospect were satisfactory, however, and young Cooper had seen yet another machine which had aroused his interest. It was an improvement in cloth-shearing machinery, and there was a sudden impulse given at that time to the cloth industry of the United States, for foreign goods were shut out by the war with England. Cooper settled at Hempstead, Long Island, to engage in the manufacture of the new machines, and he met with excellent success. He made money enough to buy the right for the entire State; he added important improvements of his own invention, and he married Sarah Bedell, of Hempstead, who was to be his invaluable partner and helper during fifty-two years that followed.

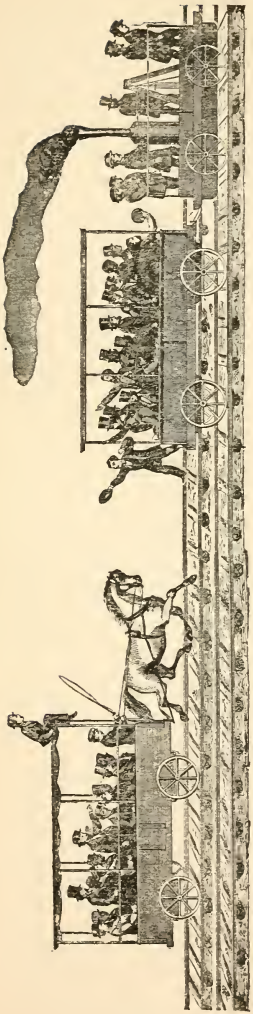
The war with England came to an end, and the importation of British goods, renewed after so

long a suspension, very nearly ruined the young manufactures of the United States. There was to be no more demand for the shearing machines, but the shop was there, with many appliances, which made it easy for a keen inventor to change it into a small factory of cabinet-ware and furniture. By doing so, the severest losses threatened by the return of peace and of British competition were avoided. Nevertheless, it was plain that nothing important could be accomplished by a cabinet factory in the dull old town of Hempstead. He had only put his property into good and salable condition, and sold it as soon as he could find a purchaser. He had now a moderate capital and was able to make a beginning in the grocery business in the city of New York. It was a time of financial prostration and distress the world over, and there was small prospect for success against the competition which struggled hungrily for all the trade offering. No direct success was won, but the very articles he bought and sold brought their own suggestions to the mind of Peter Cooper. As he handled them, from day to day, he acquired knowledge to which ideas of improvement at once attached. Defective qualities and prices which hindered consumption seemed to call for better sources of supply and improved methods of manufacture. A series of exceedingly valuable ideas, therefore, may be regarded as the net profits of the grocery business, at the date when Mr. Cooper went out of it.

On the old "Middle Road," away out of

town, as the town was then, and between Thirty-first and Thirty-fourth Streets, as it is now, there was a piece of land that was held on a "twenty-one years' lease." It was obtained upon easy terms, and a moderate beginning was made of a factory for improved glue and other matters, including isinglass, oil, whiting, and prepared chalk. To each product and to all the details of its manufacture Mr. Cooper brought the peculiar acuteness of perception or invention, which continually enabled him to control the market by the quality of the goods he presented. During a long period of patient effort he actually did present them to customers in person, but such a business was sure to grow, and his day of prosperity finally came. The old lease expired and the land returned to its owner; but that had been expected. Ten acres on Maspeth Avenue, Brooklyn, had been purchased, and here the factory was set up, to remain till the present day, with its many improvements within and without.

If the numerous exhibitions of mental readiness to meet the demands of the glue business appeared to be all within old lines, the next venture went widely out beyond them, for Mr. Cooper had been studying the condition and prospects of American iron mining and manufacture, with whatever other industries were nearly related to them. The corporate limits of the city of Baltimore extended over a wide area, much of which was apparently beyond all prospect of "city" development. In 1828, there-



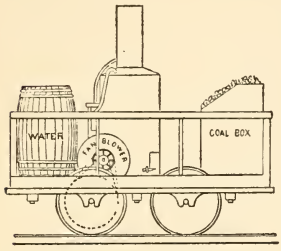
Trial between Peter Cooper's Locomotive "Tom Thumb" and one of Stockton's and Stokes' Horse Cars.
(From "History of the First Locomotives in America.")

fore, Mr. Cooper was able to obtain control of not less than three thousand acres within the municipality. It was not intended for residences, but as the eastern depot and workshop of the coal and iron field, about to be reached by the Baltimore & Ohio Railroad, then building. It was a remarkable instance of business forecast, but it was accompanied by a yet more remarkable exhibition of mechanical and inventive genius. The science of railway construction was in its earliest infancy, and there were no railway engineers such as would now be intrusted with the varied problems of a proposed route. The road which was to connect the iron mines and the West

with Baltimore must be constructed through a rugged region where the probable cost per mile threatened the enterprise with bankruptcy. Between high grades or deep and costly cuts, on the one hand, and short levels, sharp curves, and difficult running, on the other, the entire undertaking seemed a foredoomed failure. Something like disaster would, indeed, have befallen it if it had not been for Peter Cooper, who was busily erecting and perfecting the Canton Iron Works upon his Baltimore acres. He had intended to manufacture steam engines there, and he had devised new ones better adapted to American roads than were any as yet attainable. From his own plans, and embodying his own perception of what was needed, he now constructed the first locomotive ever made in the United States. It was a complete success, and it saved the railway enterprise, for it made the zigzag track available. At the same time, however, the future prosperity of the Canton Iron Works was assured. Not that Mr. Cooper remained in Baltimore to manage them, however, for he sold the works, taking a large part of his pay in shares, at a nominal value of $44, to hold until they were finally sold at $230.

There was, as he perceived, another important iron centre at New York, and here he erected works for the manufacture of wire and other products, but at every step he discovered or applied some new idea. Perhaps the most important of all was the first success, in the Cooper works, after numberless failures elsewhere, in

the use of anthracite coal for puddling purposes. It rendered available many an otherwise useless mountain of both coal and iron. The inventions brought to him were indeed numerous, and the experiments were endless, but there was something to be learned often from failures, while ideas that were crude when brought to Mr. Cooper were likely to develop all the value in them under his inspection. It was a matter of course, perhaps, that a successful iron-master should reach out into New Jersey, and, in 1845, at Phillipsburg, N. J., near Easton, Pa., Mr. Cooper built three blast-furnaces, the largest then in the country, purchased the Andover mines, and built eight miles of connecting railway. Other men were building furnaces here and there, and rolling-mills, but Mr. Cooper was also investigating the important subject of fireproof buildings and the substitution of iron beams and girders and other work for wood. At his works, therefore, the first examples of the new building materials were made, and a vast amount of architecture was provided for that was otherwise impracticable.



Peter Cooper's Locomotive, 1829.

During all these years the busy mind of Mr. Cooper did not content itself with the management of his private business. He took a warm interest in local politics, so far as these in any

way related to any manner of improvement. The old pumps and wells which during so many generations had supplied the people of New York with water, were manifestly insufficient either for the present or the future. The city was almost at the mercy of fires. Its means for quenching thirst threatened to become a source and propagator of disease. Its manufacturers had before them an impassable barrier at the point where their water was measured for them.

North of Manhattan Island, on the Westchester mainland, there were pure streams and lakes among the hills, and if these could be utilized the problem would be solved.

There were not only engineering difficulties in the way, but legislative obstacles and slow stupidities that now seem hardly credible. To the entire subject, in all its parts and shapes, a vast amount of intelligent attention was given by the iron-master and factory-owner, who seemed to have less time than other men for any business but his own. He was memorably prominent among the public-spirited citizens who had so hard a struggle in carrying to success the plans for the Croton aqueduct and for the accomplishment of the novel idea, to New Yorkers, of "a spring in every house."

Parallel with the efforts to obtain pure and plentiful water, another work went on, with results which must be eternal. The city was swarming with children for whom no suitable means of obtaining even a primary education were provided. The heart of a man whose own boy-

hood had been even less aided went out to them. A society for the promotion of public schools was organized, with Peter Cooper as one of its trustees and most vigorous working members. The attention of the association was first given to the existing schools, such as they were, and to the study of better developed systems in operation elsewhere. Adequate legislation was then obtained for the foundation upon which the New York school system of the present day was to be built up through successive advances. Mr. Cooper's ceaseless activity at every stage of the tedious movement made it almost a matter of course that he should be named as one of the city's first Board of Commissioners of Public Schools. Thenceforward, there was a great deal of what might almost be described as invention to be performed before the boys and girls were endowed with the educational advantages they required, but which had not been within the reach of the first generation after the Revolution.

It was in the direct line of his efforts for the attainment of these results, and of other municipal reforms, that Mr. Cooper was first elected a Councilman, and then an Alderman, as his grandfather had been in the old Colonial times. It was as if the record of the family was to be inseparably connected with that of the city itself, but yet another memorial was in a process of inventive creation. It was one to the last degree expressive of the character of the man who devised it. It was simply impossible for

him to take hold of a piece of mechanism, hardly of a manufactured article, without searching for, if not always finding, a suggestion of something new. His study of and work for the general school system led him to plan an institution which differed in many respects from any other, but which promised to supply a want that he perceived and the nature of which was illustrated by his own experience. At every step of his career he had felt his lack, not only of common-school but also of technical education, such as the great mass does not absolutely require, however much they might profit by it, but such as would greatly enhance the usefulness of those whose natural faculties and primary attainments prepared them for its reception. Year after year he pondered the idea of the school he was inventing. He carefully sifted its objects and its methods for accomplishing them, and a clear perception of the future growth of the city's population was shown in his choice of a locality. He bought the piece of land bounded by Third and Fourth Avenues, Eighth Street and Astor Place. Here, in 1854, was laid the corner-stone of the Cooper Union for the Advancement of Science and Art. Five years later the completed building was transferred, in fee simple, to a board of trustees, and with it a broad, liberal, well-endowed plan for the perpetual education of the young of both sexes, through the eye, the ear, and the imagination, "in all branches of knowledge through which men and women earn their bread."

There were to be schools in art and design, free lectures, free reading-rooms, collections of works in art and science, and a continual growth and addition of required appliances. So well was the original invention thought out that each succeeding year has testified to its practical utility. Its cost, with improvements, exceeds three-quarters of a million of dollars. It has a further endowment of three hundred thousand dollars, with a good income from parts of the building rented for business purposes. So long as he lived, its founder watched its working with the keen, critical eye of a master-machinist studying an experimental engine and enthusiastic over its performance.

At an earlier day, in 1854, yet another great problem of the future was brought to his attention. His next-door neighbor was a gentleman named Field, a retired paper manufacturer, lately returned from a long tour in South America. One evening Mr. Field came in and laid before his friend a remarkable scheme which he had devised for laying a telegraphic cable from America to Europe, across the oozy bed of the Atlantic Ocean. Anything better suited to the genius of Mr. Cooper could hardly have been proposed, for the magnitude of the adventure was hardly taken into consideration. It could be done, it was wonderfully well worth doing, and therefore it must be attempted. The idea was by no means new, but he and Mr. Field between them invented new means for its accomplishment. Only three other men were called

in to organize the New York, Newfoundland & London Telegraph Company, with Peter Cooper as its president and Cyrus W. Field as its right arm and hero. There were great difficulties to be overcome at the outset. A brief apparent success was then won, to be followed by failure and by twelve long years of weary waiting, but of continual endeavor. Mr. Cooper's faith and courage did not waver, but he hopefully sustained his heroic neighbor until at last a final and permanent victory was obtained, with the same president as at first still at the head of the company.

Mr. Cooper was now growing old and a large part of his business had been turned over to his son, Edward, and his son-in-law, Abram S. Hewitt, two abundantly capable business men. They were a relief in one direction, that endless activities might go on in others. There was a long list of societies, charitable mainly, in which Mr. Cooper was trustee and general adviser as well as a liberal-handed contributor. No man ever knew how much money went out through these channels or in multiplied helps and givings of every name and nature. Besides the regular performance of so many trusteeships there was a demand which would not be denied. Mr. Cooper was, by a general acknowledgment, the "first citizen" of the municipality he had served so well. He was not a politician, but any public meeting of a general nature, of public trouble, or of popular rejoicing was hardly complete without him upon the platform, and his entrance was sure to be

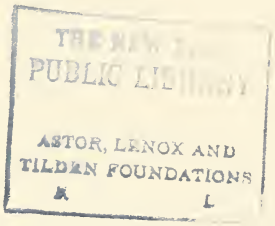
recognized by a round of applause. The plain, old-fashioned buggy in which he drove around the city was a chariot before which all other vehicles turned out. The children all grew up to know him and to reverence his good, gray head, and the long evening of his busy life was spent in honor and in peace.

There was one small political episode in 1876. Mr. Cooper had given attention to some phases of the currency question, and had even printed pamphlets setting forth his own ideas of improvements upon the existing system, which on several occasions had failed to work well and was manifestly insufficient. Other men who were also busy with the subject organized what was called the Greenback party, with a view to a more liberal issue of paper currency, and they named him as their candidate for the Presidency. They gave him about a hundred thousand votes, but they were really not an organized political party, and it was only an expression of opinion upon one subject.

The end of the long, useful, honorable life came on the 4th of April, 1883. From every quarter came tokens of the deep respect in which Mr. Cooper had been held, but not all the votes of societies or of financial and commercial institutions were so high a tribute as were the earnest words which were uttered in the hasty gatherings of the working men and women who came to their places of meeting, as if by common consent, to say how strong a hold he had won upon the popular affection. More than any

other living man, they had regarded him as their friend. He had indeed done much for them and for all his fellow-citizens of whatever name. It would be difficult to point out among the business men of America another success so complete at every point. That it was so was in very large part owing to the one controlling element of his character; to his irresistible tendency to attempt the improvement of anything and everything, process or substance, mechanical device or human being, that came within the wide horizon of his observation.

Years after he ceased to be seen in the places which so long had known him, the grateful memory in which he is held proposed to express itself in a suitable monument, the funds for which were provided by spontaneous popular subscription. It is designed and executed by the sculptor St. Gaudens, himself a pupil of the Cooper Union. The model is finished and the completed work will shortly be set up, as a visible, tangible representative of the better monument — the kindliness and the honor with which all American men and women speak of Peter Cooper.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Marshall Field.

XV.

MARSHALL FIELD.

THERE is a certain subtle enemy of business success which has proved itself difficult of analysis. In attempts to search out the causes of innumerable failures, the vast waste of the long-credit system has been sufficiently demonstrated, but has been set down as an inseparable factor of the cost of our commercial transactions. With equal fulness have many writers explained the contractional losses which have been the sure consequences of all artificial inflations of whatsoever kind. In any further search for a formulation of the principles essential to success, perhaps no more can be learned than by a scrutiny of the business life of such successful men as have firmly refused to bear the burdens or take the risks which were assumed by the majority of their competitors, successful or otherwise. It is safe to say that the former will bear comparison, if not in number, at least in character and achievement, with the most brilliant commercial records, in the making of which other methods have operated. Beyond a doubt it may be added that each of the classes indicated calls for or develops its appropriate business genius. The course of action which seems entirely natural

for one man appears to be almost beyond the comprehension of another.

The dry-goods establishment which is, at this day, doing the largest general business in the United States, is not on the Atlantic Coast, but in Chicago. It has the great West for its market, and with reference to this, it is more centrally located than it could be elsewhere. The lakes, the rivers, the continually expanding railway system seem to have agreed together to make their headquarters at the foot of Lake Michigan. Even with reference to importations from be yond the Atlantic, there is offered a somewhat striking commentary upon the dry remark attributed to an enthusiastic Western man:

"New York? Yes, sir. Flourishing town, sir. Has a fine future before it. New York is the seaport of Chicago!"

The house which seems to have best availed itself of the advantages offered by this pivot-point of distribution is that of Marshall Field & Co. It has been managed, through a long series of years, upon distinctly formulated business principles, rigidly adhered to, through good report and bad report. While it has been served from its beginning by a number of rarely capable men, any analysis of its success is rendered more easily attainable from the fact that its guiding spirit, its somewhat autocratic, unyielding manager, has not been changed. Its course, therefore, has been exceptionally uniform, and so, through stormy times and quiet times, has been its solidity. The variations in its profit and loss account

have at no time been traceable to any defect in the working of its machinery.

Marshall Field was born, in 1835, near Conway, Mass. His father was a farmer, in only moderate circumstances, but able to give his son at least the advantage of a thorough home training in habits of industry and sound morals. Added to this were good public schools and the Conway Academy. It was about as hopeful a beginning as a boy could have, if he were capable of profiting by it.

The boy days of a New England farmer's boy are apt to be bright and healthy days, with "chores" enough to do, but with a great deal to awaken the adventurous spirit which, through several generations, has all but stripped the Eastern States of their energetic youths for the benefit of the Western.

Young Field was of a somewhat quiet and thoughtful disposition, but he was not fond of books. Neither did he take to agriculture, nor to any profession, for he was and felt himself to be a born merchant.

Conway was a very pretty place, but it was very small, even for a beginner, and when, at seventeen, Marshall Field was permitted to set out upon his chosen career, he went as far as Pittsfield, Mass., a thriving business centre, and obtained employment in what may be described as a "country store." It was a good place to learn in, but no more, for any considerable success would have been larger than the town itself. At the end of four years, therefore, little more

had been attained than legal age, general information, business training, and a determination to go West, with Chicago as the point selected for settlement.

Here, in 1856, Mr. Field became a salesman in the wholesale dry goods house of Cooley, Farwell & Co. It was already a flourishing concern, but the business interests of Chicago had trials and changes before them. The city itself was in what might be called its boyhood. Its streets and the buildings lining them were in process of lifting up to the new grade, which would permit the construction of adequate sewers, water conduits, gas mains, etc. All had been, at first, upon the prairie level. The wharves along the lake-shore, the bridges, hotels, were in a changing state, and getting from place to place by the sidewalks was an intermittent getting up and down stairs. The railway system centring at the foot of Lake Michigan was in its infancy, and the vast region it was yet to connect with a great city was but opening to cultivation. Only a few miles beyond the corporate limits were wide reaches of bare prairie yet untouched by the plough. In financial matters there were endless causes of perplexity. A tide of immigration was setting Westward and the future seemed assured, but the very newness of all rural communities and settlements, larger or smaller, rendered a knowledge of local solvencies impossible. Still, it was what was called "flush times," but with strong symptoms of coming trouble. The old State banking system

prevailed and the currency of each State, as to exchangeable values, was a problem by itself which interfered seriously with all mercantile transactions. Crops were increasing, year by year, almost in excess of facilities for handling them. Speculation of every kind was rampant, especially in real estate. Almost everybody was heavily in debt, and the credit of Western houses was subjected to sharp yet unavailing scrutiny at the East, for there also the general condition was perilous in the extreme. It was upon this semi-chaotic state of affairs that the great panic of 1857 burst like a hurricane. It seemed as if everything had been swept away. The banks and business houses closed their doors, and even those who expected to open them again were forced to sit still until the storm was over. The streets of Chicago swarmed with men out of employment, but no real injury had been done to its prosperity. Only an unwholesome, feverish, unbusinesslike growth had disappeared, leaving the field clear for legitimate operations followed by financial security.

The house of Cooley, Farwell & Co. was one of the not very large number which survived the panic in good condition. It was even able to take up business which fell from the hands of broken concerns; but one of its best salesmen had learned an important lesson at the outset of his Western career. He had been compelled to understand the nature of new country growth, and to study the science of credit as applied to such rapidly changing conditions. He had al-

ready made his mark as a young man of unusual promise. During the three years following he rose rapidly in the esteem of the firm, became a necessity, and in 1860 he was admitted to a junior partnership. The financial disturbances of 1861 were probably less severe in the West than in the East, but they supplied a number of important object-lessons upon the general subject, the solution of which gave Mr. Field the main idea of his subsequent career. Then followed the remaining years of the civil war, with the swelling volume of greenbacks, national bank-notes, and State and national indebtedness, which again produced exorbitant inflations in nominal values, speculation, extravagance, "flush times," exceeding any which had preceded.

The business of the house grew rapidly, but there came a necessity for a complete reorganization in 1865. The impression made and the success attained by Mr. Field, up to this date, may be understood from the fact that he stepped at once to the head of the new house of Field, Palmer & Leiter. Only two years later other business interests led to the withdrawal of Mr. Potter Palmer, and the name of the house was changed to Field, Leiter & Co., with a more perfect illustration of the "one-man power" at the head of it.

The flush times following the war were now at their height. The West was filling up, State after State, Territory beyond Territory, with astonishing advances. The growth of the railways and of the commerce of the lakes was

something magical and bewildering. Successive crop figures challenged belief. The business of Chicago was as if done at red heat, and the competition for it was almost tumultuous. It was a time when a man in charge of enormous purchases and sales might easily have yielded to the strong stimulus of trade which excited the great mass. It was the severest possible test which could be applied to a business character. But as the heat around him increased, Mr. Field was cooler than ever. Some said "harder." He certainly was inflexible in maintaining the principles and perfecting the system which to his mind offered the one promise of permanent success.

What these were may be vaguely outlined as the adoption of the "cash" system, with a not illiberal interpretation of its meaning.

Goods sold to customers of sufficiently ascertained solvency, and not in amounts exceeding their requirements or capacity, were "cash" at thirty and sixty days, and payments were sternly exacted with absolute promptness. The customers themselves became more prudent men, with the certainty of so near and so sharp a settlement. Their own sales were sure to be more carefully made and their credits shorter. Mr. Field's exactness was therefore a powerful conservative agency throughout the widening area of his business relations.

On the purchasing side of the account the principle involved was applied much more rigidly, for Mr. Field decided not to have any lia-

bilities. Such credits as he permitted were purely nominal, covering little more than the time required for transfer and delivery of goods purchased. No purchase was to be made which would call for a note, a promise to pay, and no note of his was at any time to be found in a bank. So buying for cash, moreover, a varying but important margin of advantage in prices paid was sure to be obtained. The best bargains came to the readiest payments as naturally as water runs down hill.

It was a matter of course that a man so guiding his affairs should keep out of the speculative stock market, so far as dealing "on a margin" might be concerned. Shares bought for cash, as investments, involved no liability, whatever their subsequent history of profits or losses. Precisely so with the real estate operations continually offering in so tempting a manner as the city and the country grew. At the earliest possible day there was no mortgage upon any property owned by Mr. Field.

In close alliance with the cash system of purchases, there was to be maintained an exacting scrutiny of the quality of all goods purchased. No allurement of proposed profit was to induce the house to place upon the market any line of goods at a shade of variation from their intrinsic value. Every article sold must be regarded as warranted, and every purchaser must be enabled to feel secure.

That such a system, pursued with unrelenting, machine-like precision, would call out carping

criticism was to be expected, and a great deal of comment came. So did the customers, attracted by the fairness of the prices and the soundness of the goods offered, even if they grumbled at the refusal of credits such as other houses gave or they might deem themselves entitled to.

The next great test to which Mr. Field's business capacity was subjected was sufficiently severe, but it did not come by way of a financial panic. There was no question of shorter or longer credits raised, but an enormous mass of property passed suddenly out of existence. Stock on hand, business appliances of all kinds, the commodious building itself, disappeared in the great Chicago fire of 1871. The magnitude of the transactions of the house at that date may be imagined from the sum total of the fire losses, for these footed up over three and a half millions of dollars. So prudent a man as Mr. Field had by no means neglected insurance. He was indeed fully protected but for the fact that so many insurance companies were wiped out, as by a sponge, by their overwhelming disaster. From solvent companies, in due season, the firm recovered two and a half millions, but only a fraction of this was speedily available.

The city itself seemed almost to have disappeared. Buyers coming to Chicago for goods would find, it was said, only a blackened waste, which would require long years to refit for business purposes. The entire country sent sympathy and help, and the citizens of Chicago faced their difficulties with admirable courage, but

none did so with more imperturbable calmness than was exhibited by the head of the burned-up dry-goods house.

No buildings of brick or stone were left standing, suitable for his purposes, but at the corner of State and Twentieth Streets were some great shells of horse-car barns untouched by the fire. The clouds of smoke were still going up from the burned district when Mr. Field hired these barns and began to fit them up for the wholesale and retail dry-goods business. At the same time gangs of men were at work clearing away the ruins of the old place, that a better building than the former might be put up as speedily as possible. It was pushed to completion with all energy and was taken possession of in 1872.

The new city, built after the fire, was in many respects improved. One of the business changes in the house of Field, Leiter & Co. was the separation of the retail trade from the wholesale. For the latter a building was at once erected at the corner of Madison and Market Streets. This department expanded to such proportions, however, that in 1885, to be finished in 1887, another and really splendid business building was begun, occupying an entire square of ground, bounded by Fifth Avenue, Quincy, Franklin, and Adams Streets. It is of granite and sandstone, and its plain but substantial-looking exterior is darkened by bituminous coal smoke, but its interior arrangements are hardly surpassed, for extent and facilities for business, by any other similar structure in the world. The vast variety

of the demands of the trade to be supplied compels the keeping on hand continually of an enormous stock, but to many observers the most interesting consideration, in any study of it, would be the simple fact that it is all paid for. To this, as the swarms of buyers for rural distributions come and go, might well be added the other important fact, that as it is sent out to hundreds of minor establishments all over the Western country, it will all be again paid for within sixty days, for the losses by Mr. Field's plan have been reduced to an unimportant figure.

Only two years after the fire came the sweeping panic of 1873, but it passed over the Chicago "cash" dry-goods concern with but small injury, while "long-credit houses" and such as were under varied "liabilities" went down in all directions. There could be no question raised as to the solvency of a concern which had no debts.

In 1881 Mr. Leiter withdrew, and the style of the firm changed, as at present, to Marshall Field & Co. It consists of its former head and eight juniors, all of the latter having been brought up in the house. Like Mr. Field himself, not one of them brought in any outside capital and they are themselves a vitally important part of his business ideal. However large may be the amount of cash employed, it is regarded as but an instrumentality. The men are the real capital of the concern. No partners of another kind have at any time been desired, and Mr. Field's rare judgment of character has been finely illustrated by his selection and advancement of those who,

under him, were to command in the several departments of the concern, as brigadiers and colonels under a major-general. Each, in his place, holds it by reason of merit, for there has been no favoritism. The same faculty of discernment and a like process of selection have secured the most efficient assistants, women as well as men, in all the grades of the more than four thousand persons on the pay-rolls of the house. It is noteworthy that by far the greater part of them may be classed as educated as well as intelligent, and that continued employment by Marshall Field & Co. is regarded by other houses as a test of fitness, a recommendation. The present heads of more than one flourishing establishment, not to speak of partners and otherwise prosperous men, owe their present positions to this stamp of approval. It may seem strange to those accustomed to different methods, that the list of employees includes no "drummers," in the ordinary sense of the word, although sales are made as far south as the Gulf and as far west as the Pacific Coast. On the other hand, the "buyers" are a large as well as a carefully picked company of sharp-shooters. While many of them are constantly on the watch among the importers and manufacturers of the Atlantic slope, not less than thirty go annually to Europe, and some of them even further, for all the looms of the earth send contributions to the counters of the Chicago bazaar. For example, in 1892 four experts visited Japan, to see what they could find in the very farthest East.

Twenty years ago it was deemed a startling assertion that Field, Leiter & Co. had sold, in one year, over $8,000,000 worth of goods. The increase, at the present day, is to nearly five-fold, or $40,000,000.

That the sales have been profitable, even at low prices and liberal expenditure, is partly known by the fact that Mr. Field's own real estate in Chicago is valued at $10,000,000, and by his very large holdings of railway, palace-car, steel and iron stocks. The business itself, however, is his greatest success, rather than any wealth accruing from it, for he has constructed an enormous mechanism for the purchase and sale, collection and distribution of textile and related fabrics, at the smallest possible percentage of financial risk, waste, or loss. He has so organized this mechanism, largely consisting of human characters, selected and educated and all directed by himself, that it works from day to day and from year to year, in all parts of the earth, but everywhere in relation to the centre at Chicago, with a smoothness and uniformity which is one of the marvels of the world's trade. He has accomplished a triumph of system and of rigidly applied principles and has presented a model well worthy the close study of even political economists.

It would seem almost unnecessary to paint a portrait of such a business man, and Mr. Field is precisely the person thoughtful people would expect. Not over the medium height and somewhat spare but active looking, as becomes a man

whose habits have been correct from boyhood. Reserved and yet approachable and kindly in manner to any person having any business to encroach upon his time. In social life he is quiet and modest in his tastes and goes little into society. He has given much to charity. Though a Presbyterian, he was one of the heaviest contributors to the Baptist University fund. Setting an example of steady devotion to business, now as in his younger days. While his tastes are altogether those of a refined and educated man, he is not inclined to display of any kind. He is a steady churchgoer, but has always been averse to politics, beyond the regular performance of any duties belonging to him as a private citizen. He is a member of clubs and enjoys occasionally meeting in them his friends and acquaintances. In fact, his personal character may be taken as in a manner representative of and belonging to the steadfast idea of his business life. This, at any point, sets forth the inestimable value of correct principles, and of these the first to be named is absolute integrity.

XVI.

LELAND STANFORD.

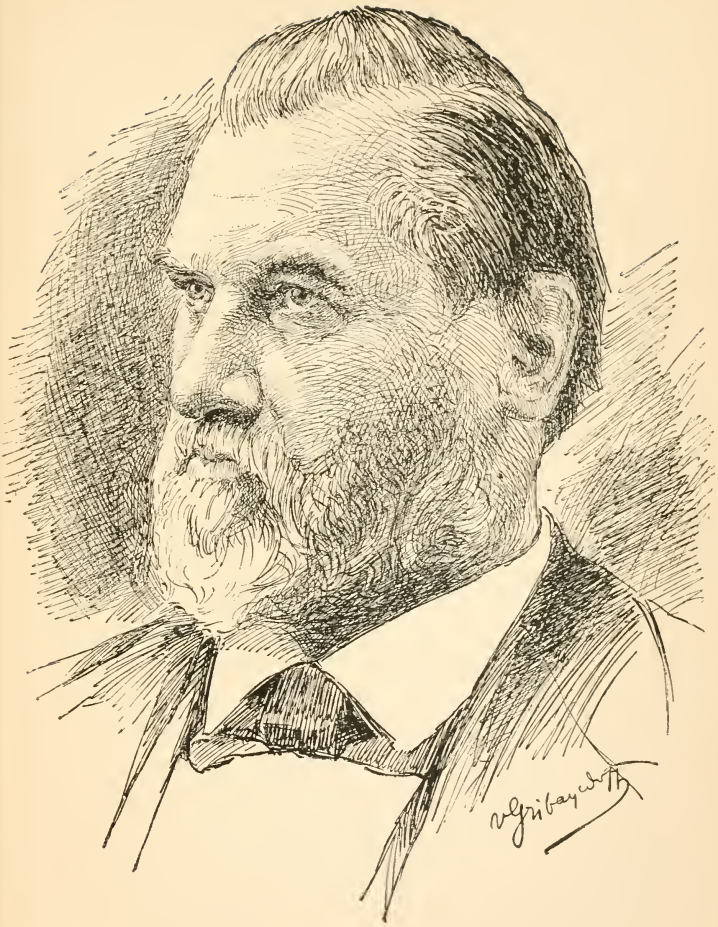
THE territory included within the present boundaries of the United States was at one time nominally ruled by three great European powers—England, France, and Spain; really, by Indian tribes and by a vast wilderness full of obstacles to civilized occupation. The successive steps, in diplomacy or in war, by which the entire area has been placed under one flag, have been made under the direction of a series of remarkable men, of whom it may be said that their energy in any required action was only equalled by their far-sighted sagacity in counsel. The difficulties, physical or political, with which they contended, were seemingly insurmountable. There was no wilder dream of the future ever set before the minds of men than the creation and welding into unity of this republic. If it should be said that the course of all human events worked with them—the convulsions of Europe and Asia; the introduction of steam-power and electricity; the very uplifting of the human race to higher planes of thought and purpose—then only the higher estimate is called for by the characters of the men who were able to handle and control the new forces which were

operating among such vastnesses of new materials.

The study of the careers of these strong men is intensely interesting, and it is none the less so because in every case it appears that the powers born in them received their development in long struggles with the ordinary obstacles besetting other men. Their athletic training-school was the common battlefield of life.

The latest addition to the territory of the United States came at the close of the war with Mexico. Prior to that the Columbia River country had been a far-away possession concerning which the nation took but moderate interest, but it suddenly seemed nearer and of greater value when the coast-line drew southward to the Gulf of California and the future commerce of the Pacific passed under American control with the ownership of the harbor of San Francisco.

The fierce excitement of the "gold fever" followed at once, and the California part of the regions acquired from Mexico was peopled rapidly. It was done, however, in a manner which seemed to create a new State, unique in character, separated from the other States by long distances and the central mountain ranges, with interests of its own which might never be brought into unified relations with those of the older commonwealths of the Atlantic slope, the Gulf of Mexico, and the Mississippi Valley. Our statesmen and politicians were already busy with the perilous problems of division even



Leland Stanford.

among these, which were so soon to be settled by the bloody arbitration of the civil war. The future of the country, therefore, required that the management of all questions relating to the Pacific Coast should be in hands not only patriotic but competent, and no one east of the mountains could so much as guess how statesmen were to be provided for California. Ample provision had been made, nevertheless, and one man who was to hold a foremost position, as the trusted counsellor of other men, had begun in his very childhood his long, hard training for successful leadership. As early as the year 1720 a family named Stanford, of English extraction, had made a home among the sturdy Dutchmen who were the first settlers of the Mohawk Valley. Matrimonial alliances followed, and succeeding generations inherited the rugged strength of mind and body belonging to such a parentage. One hundred years after the first Stanford crossed the Hudson, one of his descendants was a prosperous but very hard-working farmer, living near Watervliet, about eight miles from Albany. He had six sons, and one of them, whom he named Leland, that name being in the family, was born March 9, 1824.

From his very cradle, Leland was a vigorous fellow, and he had need to be, among a group of brothers and other playfellows, every one of whom was hardy and healthful even to roughness. The home they were brought up in, however, was marked by rigid moral training, and their mental discipline began early, as well as

their practical lessons in industry. They had been born into a work-a-day world, they were made to discover, and in the part of it near Watervliet there were plenty of chores for boys to do and schools to attend, but there was no pocket-money.

The customary wages for grown men were but "two shillings," or a quarter of a dollar per day, for the prices of farm produce were largely governed by the cost of "slooping" it down the Hudson.

Something could be done by a boy speculator, however. When Leland was only six years old the home garden was found to be overrun with horseradish, to the detriment of everything else. He and two of his brothers were set to work digging it up, and when their hard task was done, they carefully washed the pile of roots, carried them all the way to Schenectady, and sold them for six shillings. Leland's third of that first financial success, as he afterward declared, gave him more pride and pleasure than many a large harvest of money garnered in later years. It had its lasting influence, moreover, and there were other boyish enterprises to follow. One of these came when he was eight years old. It had been a good year for chestnuts, and the Leland boys had taken advantage of it from the first frost that cracked the burrs and set the nuts dropping. They stored away bins and bags of them, and one day a hired-man of their father's returned from Albany with the welcome news that the price of chestnuts was

high. Off to market hurried the boys, and their autumn days in the woods resulted in a cash profit of $25.

Mr. Stanford appears to have encouraged his sons systematically in every effort to bring out their business capacity, while he gave them such other schooling as circumstances permitted. Like most other farm-boys of that day, however, it was school in winter and work on the farm in summer, with terms at the village academy after they had gone through the highest classes at the "district school."

Leland Stanford was looking forward ambitiously to a higher education and to the study of law, but the family finances did not permit the idea of a college course. He could make the best possible use of the academy and of all obtainable books, but even then there seemed a wall of difficulty between him and his proposed legal studies. He had grown tall and strong, and was a capital hand in a hay-field, behind a plough, or with an axe in the timber; but how could this help him into his chosen profession? Nevertheless, it was a feat of wood-chopping which raised him to the bar. When he was eighteen years of age, his father purchased a tract of woodland, wished to clear it, but had not the means for doing so. At the same time he was anxious to give his son a lift. He told Leland, therefore, that he could have all he could make from the timber, if he would leave the land clear of trees. Leland took the offer, for a new market had latterly been created for cordwood. He had saved

money enough to hire other choppers to help him, and he chopped for the law and for his future career. Over two thousand cords of wood were cut and sold to the Mohawk & Hudson River Railroad, and the net profit to the young contractor was $2,600. It had been earned by severe toil, in cold and heat, and it stood for something more than dollars.

How long it required in the doing is not recorded, but a further course of preparatory studies followed, and it was not until the beginning of the year 1846 that he went to Albany and entered the law office of Wheaton, Doolittle & Hadley as a student. Three years later, in 1849, he was admitted to the Bar of the State Supreme Court. His first long struggle had ended in apparent success, but Albany was overcrowded with young lawyers, and there was nothing to be gained by remaining there. The right thing to do was to go West, and he still had funds sufficient to sustain him while building the foundations of a practice in some new and growing community. In the same year, 1849, three of his brothers went to California, with the first rush of adventurers, and engaged in the general business of furnishing supplies to the miners. Perhaps there was an especial reason why Leland did not go with them. The Pacific Coast did not seem exactly the place to make a home in, but he was just then thinking, and somebody else was waiting for a home.

His first purpose was to settle in Chicago, then in what has been called the "swamp stage"

of its earlier growth, and it is said the abundance and fierceness of the mosquitoes did more than anything else to prevent him. He could have endured them himself, but it seemed better to go on to another place. He found a promising opening at Port Washington, on Lake Michigan, above Milwaukee. Business came to him at once, and it was not long before he went back to Albany and married Miss Jane Lathrop, daughter of a prosperous merchant named Dyer Lathrop.

The professional career, for which so much toil and preparation had been given, had opened very well indeed. He even began to think of politics, and took a leading part in the establishment of a local newspaper. He was not to make his home on the shore of Lake Michigan, however, nor to do his life-work in the Northwest, for he was needed elsewhere. His house, with his office, law library, and other property, were destroyed by fire, and he was left almost a bankrupt. Now, however, the Golden State held out to him a better invitation than at first. His brothers were doing well there, and the signs of social order were increasing rapidly. The ruins of his first undertaking were therefore left behind him, and he and his wife reached Sacramento on July 12, 1852.

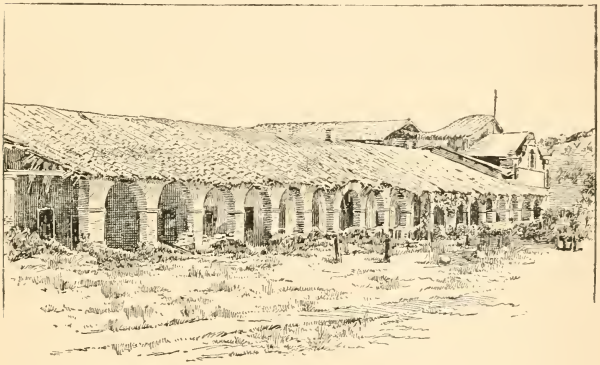
Any idea of a professional life, however, had been burned up with his law library, and he became a merchant, taking charge for his brothers of their branch establishment at Michigan Bluffs, in Placer County.

He had made a great change in all his plans of life, but so had every other man who was seeking a fortune in California. The circumstances were altogether different from those of an older community. Swarms of men who were strangers to each other were ready to accept, almost as an old acquaintance, the burly, hearty, genial young merchant from whom they made purchases and heard the news as they came in from the placers. His personal popularity became a powerful element of business success, and all the more so because it was discovered that he possessed uncommon sagacity and that any kind of advice from him was pretty safe to follow. The man to whom other men habitually come for advice is sure to acquire the subtle, inscrutable force recognized rather than named as "influence."

The other Stanford brothers were men of enterprise and capacity, and their business connections widened until they reached in every direction among the almost grotesquely developing communities of the new State. They were not long in learning, however, that the best head among them was on the shoulders of Leland, and, in 1856, he was called upon to remove to Sacramento, with a full share in the interests of the concern. He had made, in the meantime, profitable mining adventures which gave him private capital at his own disposal. He had done something of much greater importance also, for he had taken a deep interest in political matters, and he had comprehended, better than other

men, the tremendous nature of the questions which were soon to press for settlement.

A very large part of the adventurous migration to California had come from the slaveholding States. There were no abler nor more daring men, and they had brought with them their peculiar political doctrines and ideas concerning State rights and the slavery question. Each suc-



Architectural motif of the buildings at Stanford University.

cessive political campaign grew hotter, as the restless spirits of the Pacific Coast emulated the rashness and repeated the utterances which were producing such a perilous fermentation among the Atlantic and Gulf States.

Strong local coteries were forming, in which it was openly declared that if the South should secede from the Union, so would California, or at least its southern half, with slavery as an institution, and the old republic might split into all

the pieces vaguely indicated by its climate and geography.

Mr. Stanford, now in the prime of his manhood, grasped the entire situation with a breadth of thought and a courage of action which brought him at once to the front as an acknowledged leader. He saw distinctly that there were two great agencies, neither of them yet in existence, for the prevention of the vast calamities which threatened the future of the nation and of California. One, already organizing in 1856, was the new Republican party. The other, in like manner outlined but not yet made, was the proposed railway line across the continent, bringing its too widely separated parts together. To each of what he deemed parallel and related movements he gave all the energy that he could spare from his increasing business affairs, until these had almost to be put aside on behalf of the greater burdens which came fast upon him.

The new party prospered well in the Presidential campaign of 1856, in California, with many incidents which were dramatic and some that were tragical, and from that time onward it gathered strength from day to day. So did the railway enterprise, and a group of strong men, unsurpassed in genius, patriotism, and daring, stood shoulder to shoulder with Mr. Stanford.

In April, 1859, the State Legislature passed a resolution calling for a railway men's convention, to meet in San Francisco in September of that year. When it came together it consisted of delegates from every part of the State and

from Oregon and Washington Territories. Every feature of the project was fully discussed and a committee was appointed to present to Congress a memorial, indicating the route preferred and asking for national aid in the construction of a road to meet the proposed railway from the East at a point on the California line. During the remainder of that year the entire Pacific railway idea was almost constantly before Congress, and it had become a prominent factor of current party politics. These were becoming more and more feverish, for there was something like a civil war in Kansas, and the clouds of coming trouble were darkening for a storm.

When the Republican National Convention met at Chicago, in 1860, Leland Stanford was there, as a delegate from his own State, urging the nomination of Abraham Lincoln in preference to any other man. He returned to throw himself into the canvass with enthusiasm, but at the same time to push forward more eagerly than ever the work of preparation for what he regarded as the Union railway, more important than an army corps.

In the spring of 1861, while the opposing armies were gathering in the East, a meeting was held at the St. Charles Hotel, Sacramento, at which only the leaders of the railway enterprise were present. The work before them related to surveys, legislation, and finance. It was determined that efficiency could be best obtained by concentration and unity of action. On the 28th of June the Central Pacific Railroad Company

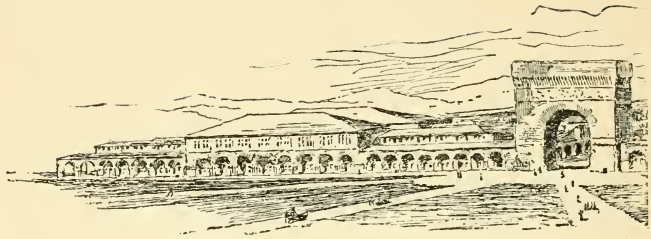
of California was organized under the State law, with a nominal capital of $8,500,000. Enough was subscribed, and enough money was paid in to meet immediate expenses. Mr. Stanford was chosen president; Collis P. Huntington, vice-president; Mark Hopkins, treasurer; James Bailey, secretary, and T. J. Judah, chief engineer. These were also directors, with Charles B. Crocker, John F. Morse, D. W. Strong, and Charles Marsh.

The simple fact that such men selected Mr. Stanford for the executive head of the undertaking renders comment superfluous. They knew him well, and their verdict may be accepted as final concerning his relations to them and to the seemingly impossible task before them. They presented him to Congress and the nation as their representative, and through all the long, arduous struggle which followed he more than justified the wisdom of their choice.

The difficulties to be overcome were manifold, for there were all sorts of mountains in the way. It was true that President Lincoln, the Republican party, and so the National Government, were pledged to the idea of a Pacific railway, but then the Government itself was fighting for life and its finances were in an exceedingly strained condition. The four men, including Mr. D. O. Mills, who were to bear the responsibility of success or failure, had indeed been very successful in business, but their cash capital free for use was by no means large, and they were but little known in the money markets of the East.

The first shovelful of dirt on the line of the proposed road was thrown by Mr. Stanford himself February 22, 1861, before the organization of the company. Surveys and work went on and continual payments were made, in faith and in hope, but it was not until July, 1862, that Mr. Judah returned from Washington with the formal proposition for the construction of the road, authorized by Congress. Its provisions were exacting, but they were accepted by the company December 1, 1862. Two years were given them for building the first fifty miles of road, but forty miles were to be constructed and equipped, telegraph line and all, before the issue of government bonds in aid. These were to be loaned to the company at the rate of $16,000 per mile to the foot of the mountains and $48,000 per mile through them. That first forty miles offered a severe test of all the capacity of every kind possessed by the adventurers. The toil was ceaseless, and the anxiety almost prevented sleep. Even after that success was won and the aid came, it was not always easy to realize upon construction bonds, while the Treasury itself could with difficulty obtain funds to pay and feed the army in the field.

Whatever credit is due to Mr. Stanford's associates, he himself superintended the construction of five hundred and thirty miles of railroad in two hundred and ninety-three days. It was a building-race against a very similar party of men who were pushing forward the rails of the Union Pacific Road from the East. On the last day of

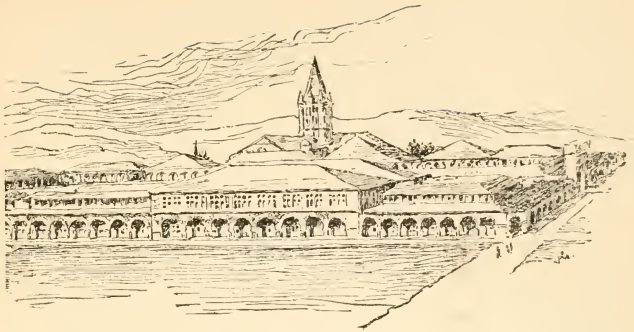


View of the Buildings Comprising the Leland

the race, Mr. Charles B. Crocker, in immediate charge of the work, laid the rails upon ten miles of track, and the last spike was driven at Promontory Point, Utah, May 10, 1869. Mr. Crocker himself never recovered from the effects of the terrific strain which he endured, although he lived till 1888, but Mr. Hopkins died in 1876, and it is said that all the other managers looked back upon that race as an ordeal which took somewhat of life out of them.

Mr. Stanford had by no means neglected the other field of his public duty, for he had taken a firmer hold upon the politics of California. He at first refused any suggestion of office-holding, but in 1862 accepted the Republican nomination for Governor of the State and was elected by a plurality of twenty-three thousand votes. At the close of his term he refused a renomination, for the war for the Union was practically won and the railway demanded his undivided attention.

With the year 1869 began a long era of almost



Stanford, Jr., University, Palo Alto, California.

ideal prosperity. There was a continual pressure of work and responsibility, for Mr. Stanford was still president of the Central Pacific and was interested in other enterprises, railway and financial, but he was now able to take from these ample time for home life and for the gratification of very strongly marked tastes and tendencies.

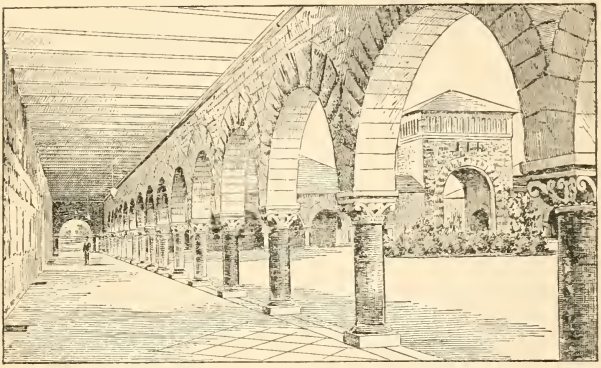
His home itself became a kind of special contribution to the peculiar agricultural interests of California. He owned the Palo Alto ranch, in Tahama County, about thirty miles south of San Francisco, one of the best and largest ranches in the State. Here he had built a villa residence of much architectural beauty, with ample and well laid-out grounds, and supplied with all that wealth could obtain for comfort, as well as with treasures of art and literature.

As the home of such a man, it became an objective point in the plans of numberless distinguished people visiting California. It was the very abode of cordial hospitality, but the estate

itself became something more. At a very early day Mr. Stanford had taken a sagacious interest in two, at least, of the most promising features of Pacific-slope farming. One was the peculiar advantages of both soil and climate for fruit raising, and the Palo Alto ranch became an experimental fruit farm on a large scale. Hardly anything was left untried, but special attention was paid to the vine, with such success that in due time the largest vineyard in the world was proving by its abundant productiveness the wisdom of its owner. In the year 1888 it contained 3,575 acres and the vines in bearing numbered 2,860,000. At least an equal importance attached in Mr. Stanford's mind to what some men called his other hobby. He had perceived that the breed of horses produced in California, from whatever derivation, was assuming a pronounced type, with indications of peculiar value. Every other part of the earth presents the same evidence of the tendency and capacity of man's best four-footed companion to adapt himself to his circumstances, but Mr. Stanford proposed to aid and guide the process manifestly going on. His great ranch, therefore, contained, in lavish provision of all appliances, an admirable horse-breeding farm, and the results obtained soon made it famous.

The best imported stock was brought from American and European stables, that the qualities of all might be blended in the new development. The Stanford stables sent out a long list of swift and beautiful creatures, whose per-

formances, in the East as well as in the West, were a source of unbounded gratification to their breeder. He made their very anatomical structure a study, with reference to the relations of bone, muscle, and tendon to the movements of bodies and limbs. A curious series of experiments in instantaneous photography enabled him to illustrate effectively his ideas and obser-



The Inner Quadrangle, Stanford University.

vations concerning equine action. The Palo Alto ranch, therefore, became a kind of experimental school in several important departments of investigation; but an increased and permanent educational value was yet to attach to it.

As the years went by, the exceedingly busy life, of which only so brief an outline can be given, was varied by various tours of combined business and pleasure; but in 1884 Mr. Stanford was in Europe. With him were his wife and their only son, Leland Stanford, Jr. The latter

was a young man who seemed to have inherited the qualities of body and mind and character which would fit him for the management of the other estate which would some day pass into his hands. He was the heir, and his father and mother looked upon him as the continuation of their own life. At Florence, Italy, however, he was smitten by the deadly fever of the Roman coast, and in a few days they were childless.

The saddened return to their California home at once presented them with the question, "What shall be done with all these millions, and with the Palo Alto ranch?" It was answered worthily. Young Stanford, like his father, had been deeply interested in the general subject of both technical and higher education. Whatever he might have done in that direction, if he had lived, should now be done in his name. His parents, therefore, founded Leland Stanford, Jr., University, endowing it with the ranch itself and with other property of an estimated prospective value in all of about $20,000,000. The first announcement, in 1885, was met with varied expressions of strong approval and of captious doubt, but the latter ceased when the peculiar character of the proposed institution came to be generally understood. The corner-stone of the university buildings, about half a mile south from the Stanford residence at Palo Alto, was laid May 14, 1887. In his address on this occasion, Mr. Stanford referred to the expressions of dissent, but said, for himself and his wife: "We do not believe there can be superflu-

ous education. A man cannot have too much health and intelligence, so he cannot be too highly educated." His meaning became clearer upon an examination of the proposed university course, and upon finding that it included teleg-

Northeast Tower, Stanford University.

raphy, type-writing, journalism, book-keeping, farming, civil-engineering, and the general preparation of human beings for success and usefulness. As was roughly expressed by one critic, "It isn't to be just another Greek and Latin mill."

Two years later, in 1887, Mr. Stanford was

elected a Senator of the United States from California. From that time forward, during the greater part of each year, his residence was necessarily in Washington, and here again his home became a social centre, noted for the refined liberality of its entertainments. He was as cordial, as genial as ever, and he was accepted in political circles as the man whose counsel was of greatest weight with reference to all questions affecting the country west of the Rocky Mountains, but his capacity for work was leaving him. Year after year there were increasing tokens that the toils and anxieties of earlier days had made hidden inroads upon his natural vitality. The best medical skill, utter temperance, changes of air and scene were of no avail for the restoration of forces expended in the performance of such a vast amount of exceedingly hard work and endurance.

At the close of the session of Congress, in the spring of 1893, he went back to his Palo Alto home, well aware that he should never return to Washington. It was entirely characteristic of the man that when, on June 20th, as the clock hands met for midnight, he quietly passed away, and his death was telegraphed over the country, it was speedily declared of him that all his affairs were in such perfect order and preparation that there would be no shock nor any harm resulting to any person, or interest, or enterprise. He left a very large estate, truly, but the work to which he had set his hands was done and he could safely leave it.

It has been said that great business careers such as are outlined in this volume are no longer possible. The idea presented is, that in the full development and organization of trade its managers become somewhat like conductors of railway trains whose finished mechanism runs smoothly along tracks provided for them by earlier enterprise. There is no T-rail track, with perfect bridges, for the operations of American business. The truth is fairly presented by an army in the field, and the time will never come for a cessation in the demand for good generals.

If competition itself were not continually opening channels for new energy, there are rapidly recurring times of trial when the great problems of success or failure are, like Abraham Lincoln at the outbreak of the civil war, groping around among unknown men for the courage and capacity fitted to lead a brigade, a division, or an army corps to something better than defeat. The best men will surely step to the front if they are at hand when the occasion calls for them. The occasions are innumerable, for the most encouraging truth, after all, is that sufficient business success for the reward of rational ambition is within the reach of the million.

THE END.

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